

# FIRST FORUM

Your Source for Financial Solutions

## 4 Things You Can Do to Stop Robocalls

Is this you? Your cell phone buzzes and you look down only to realize it's yet another local, unknown number that looks similar to yours – maybe the third or fourth one today (and this is in addition to the usual “spammy” or fraudulent telemarketing suspects). Annoyed, you send the call to voicemail and go on about your day, wondering how in the world to stop these calls and why you get them in the first place.

You are definitely not alone. Ask friends and family members, and you'll find out how often these calls happen. Oftentimes, an important local call is missed because someone thought they were being “robodialed.” According to [ftc.gov](http://ftc.gov), nearly 2.6 million live-caller and 4.5 million robocaller complaints were reported to the Federal Trade Commission.

So, why and how does this happen? And, what's the end game for these callers?

Just as traditional identity fraudsters are becoming more technically savvy at stealing your personal and financial information, so are desperate phone scam artists. They need a sneaky way to trick you into answering your phone in hopes you'll accidentally divulge personal or financial information they can capitalize on. They've even turned to new technology – using fake caller ID information to trick you into thinking you're answering a call from someone you know and trust (call spoofing).

Here's how to stop these callers once and for all.

- 1. Register your cell and home phone numbers with the National Do Not Call Registry.** Visit [donotcall.gov](http://donotcall.gov), enter your phone number[s] and email address and follow the simple instructions to confirm your registration. Note: It can take up to 31 days for registration to go into effect.
- 2. Download an app.** If you've become desperate, no fee is too great (some cost up to \$19.99/year) to pay to block a phone scam artist. Surf your app store for a robocall-blocking app, or visit [ctia.org](http://ctia.org) for a full list of apps with prices (most are free) and features for your device.
- 3. Block the numbers as they come.** Most phones come equipped with an option to block a number or notify a carrier of a potential threat. Whether using an iPhone® or Android™ device, navigate to the number you feel is spam, a scam or a robocall, tap the information or details icon and look for “Block” on the screen or in the menu. Refer to your carrier for details on the longevity of the block.
- 4. Rely on your mobile carrier to recognize and block unwanted calls.** Slowly but surely, carriers are adding numbers to their database of suspected spam callers. These will sometimes show up as “blocked call from...” or by displaying a message that the current call may be fraudulent.

It's very important to remember to never, ever divulge any information to anyone calling asking you to verify information or scaring you into submitting payment for a service. MembersFirst will never call to ask for your personal account information. If you receive a call of this nature, report it immediately by calling our main number, (404) 978-0080 or (912) 352-2902, and report the number to [ftc.gov/complaint](http://ftc.gov/complaint).

## Dump Old Debt, Transfer Your Balances to a Visa Credit Card from MembersFirst!

Start saving today with:

- Low, non-variable rates starting at 8.99% APR\* on Visa® Platinum and 13.88% APR\* on Visa Classic
- 25-day grace period on purchases
- Rewards points for every purchase
- No annual fee
- No balance transfer fee

Apply now – and finally ditch those high rates and fees FOR GOOD!

\*APR=Annual Percentage Rate.

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# DON'T GET TRIPPED UP BY TRIP EXPENSES

*How to Spend Less on Spring and Summer Break Travels*

Spring break season is here with summertime just around the corner! Whether you're dreaming of white-sand beaches, or attraction-packed cities, there's one thing these destinations all have in common: they'll cost you. But exactly how much money you spend on your trip depends largely on the choices you make during your travels. Give these ideas a try to spend less and save more:

**LIMIT RESTAURANT MEALS.** Consider only going out to eat for dinner and buying your breakfasts and lunches at a local grocery store. [Be sure to take advantage of free breakfasts at your hotel, if available.] Or, if you want to try as many restaurants as possible, split meals with your travel companion.

**SET A CASH BUDGET.** Even when taking and using your debit or credit card, cash still tends to magically disappear when vacationing. It can be easy to watch your \$100 bill dwindle to a few bucks by midday without much to show for it. As most merchants accept cash, research and make a plan for how much you'll spend in cash at each outing.

**DON'T GO TO PRICY ATTRACTIONS EVERY SINGLE DAY.** Sure, it's fun to check out a few of the hotspots your destination has to offer, but try to spend at least a few days doing free or low-cost activities. You could go for a drive, read a book at the beach, window shop or even play board games at a local park – all for the low cost of nada.

**SPEND LESS ON ACCOMMODATIONS.** This one can be a little tricky, because, unless you're backpacking or camping, there's a good chance you're going to have to spend a good chunk of change on a hotel or rental. But spending less is possible. Consider planning your trip for an area where you have a friend or family member who would open their home to you. Or maybe spend one or two evenings at a fancy hotel, but then switch to a more budget-friendly option for the remainder of your trip.

Obviously, you don't want to go overboard with saving and let it negatively impact the overall enjoyment of your hard-earned spring break...or any other planned vacation, for that matter. But keep in mind, it is possible to have a fun-filled trip without completely abandoning your budget.

And, don't forget you can keep regular and vacation savings separate and make saving easier on yourself by setting up a payroll deduction or automatic transfer to a special savings account. Need help opening a new savings account or setting up transfers? **Give us a call at (404) 978-0080 or (912) 352-2902 and let us help you plan for your next break today!**



## Switching to MembersFirst is no small change.

Luckily, the choice to go from fee to free\* is simple. No matter how you use your checking – a little or a lot – we have the right checking for you, right now.

Open a Fee-Free\* Direct Deposit Checking account and take advantage of these benefits. No minimum balance or deposit requirements and no monthly maintenance fees.

## Make the change.

Experience **Fee-Free\*** Direct Deposit Checking from MembersFirst

- ✓ Free Direct Deposit
  - ✓ Free Online and Mobile Banking with Free Mobile Deposit\*\* and Bill Pay
  - ✓ Free Visa® Debit Card
  - ✓ Free First Order of Checks
- ...and more!

\* Free with direct deposit of net payroll check.  
\*\* Available after 60 days of membership and account in good standing.  
See membersfirstga.com for more details.

Open Your **Direct Deposit Checking Account Today!**



## Get Behind the Wheel of an Incredible Deal

**SWAP** YOUR AUTO LOAN TO MEMBERSFIRST  
& **DROP** YOUR RATE BY 2%.\*

This spring, refinance your auto loan from another lender with MembersFirst! We'll help you:

- Drop your rate by 2% to as low as 2% APR\*
- Enjoy no payments for 90 days\*\*

You could pay off your car loan sooner or save a few dollars each month! Offer ends May 31, 2018.

### Apply today!

- Call (404) 978-0080 or (912) 352-2902.
- Click and apply online at MembersFirstGA.com.
- Visit a branch near you.

\*APR=Annual Percentage Rate. Qualifications are based on an assessment of individual creditworthiness and our underwriting standards. Rate of 2% APR is good for financing up to 36 months. Longer terms are available at higher loan rates. To receive the 2% reduction on your existing rate, loan must be transferred from a lender other than MembersFirst Credit Union. Finance charge begins from date of funding and is repaid over the term. Offer not available on existing MembersFirst auto loans. Loan amount must be a new MembersFirst CU auto loan of \$5,000 or more to qualify for 90-Day No Payment Offer.

\*\*90-Day No Payment Offer is based on individual creditworthiness and is not available on loans refinanced outside of the Swap-And-Drop Program guidelines. First payment due date may vary based on repayment terms. Offer ends May 31, 2018. All loans are subject to credit approval. Program, terms and conditions are subject to change without notice. Visit MembersFirstGA.com for all available rates and terms.

# Your 2017 in Review

2017 was a busy and incredible year for your credit union! A few notable additions include a brand-new, state-of-the-art main office in Decatur, a fantastic "Love My Credit Union Rewards" program, safer and more convenient EMV chip cards and an updated, cleaner-looking and more robust online and mobile banking experience.

Financially, your credit union is stronger than ever! Your credit union is well positioned to grow and prosper for many years into the future! We're looking into new data processing options to enable new services and add even more stability and security to our data systems.

A special "thanks" to our volunteer Board of Directors, Supervisory Committee and our dedicated staff for working tirelessly for our members. And a very special "thank you" goes to all our members for your continued loyalty to the credit union. I look forward to working with all of you in 2018 and beyond to ensure the continued success of our credit union!

Terry Hardy, President & CEO

## Board Positions

Don Remillard – *Chairman*

Don Neunaber – *Vice Chairman*

Nancy Ward – *Secretary*

Lee Underwood – *Assistant Secretary*

Donna Lewellyn – *Treasurer*

Richard Dalrymple – *Assistant Treasurer*

Billy Reid

David Makkers

Douglas Reed

Jack Hague

Joe Van Horn

Willie Drain

## Supervisory Committee

Joe Van Horn – *Chairman*

Jack Hague

Nancy Lawson

Lee Underwood

Christy Miller

Thomas Odom

Jeff Thomas

Nancy Ward



## CU Succeed Scholarship Winners

*Congratulations to the winners of the 2017*

*CU Succeed Winter Scholarships:*

**Payton McClarity-Jones** and **Renee Llorente.**

The next drawing will be held August 2018.

# YOUR PRIVACY NOTICE

MembersFirst Credit Union is committed to the privacy of our members. Under Federal law, we are required to provide you with a privacy notice. It describes our credit union's privacy policy and practices regarding the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union. We do not sell your personal information to anyone.

If, after reading this notice, you still have questions, please contact us at:

## Member Services

**MembersFirst Credit Union**

**PO Box 33189**

**Decatur, GA 30033-0189**

**OR (404) 978-0080**

## Information We Collect and Disclose About You

We collect nonpublic information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other financial institutions where you conduct financial transactions.

## Disclosure of Information to Parties That Provide Services to Us

In order for us to conduct the business of the credit union, we may disclose all the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements so that we may provide competitive products and services. We may also disclose nonpublic personal information about you as permitted by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

## Disclosure of Information About Former Members

If you terminate your membership with MembersFirst Credit Union we will not share information we have collected about you, except as may be permitted by law.

## How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards to guard your nonpublic personal information.

## What Can You Do to Help Protect Your Privacy

The credit union is committed to protecting the privacy of members. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, personal identification numbers (PINs) and passwords. Never keep your PIN with your debit or credit card, as it can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, Social Security numbers and other personal information to other persons. If someone calls you, explains the call is on behalf of the credit union and asks you for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number at home or work changes, please let us know.

*If you have questions concerning this notice, please do not hesitate to call us at (404) 978-0080. We are here to serve you.*

# CU HAPPENINGS!

**We Love Our Members!** Here's Mrs. LeeAnn Sims with member Effie Cadet, who stopped by our table during our visit at Wellstar Spaulding Regional Hospital to share how much she loves MFCU! Thanks, Effie! We love you, too!

**We were proud to once again participate in the Student Success Expo** for the Savannah-Chatham County Public School System. This annual event aims to educate students on the multitude of careers available to them when they continue to make progress in school and graduate. Face painting and valuable savings and checking information were also provided to kids of all ages by your credit union!

**PCHS students got a glimpse into their futures at their 2018 career fair.** Here, not only did they get to play a quick game of Plinko for prizes, but they also learned a few tips on careers in the credit union industry. Here's Mrs. Kim Fletcher showing off prizes and information "Vanna" style!

**Fellowship and fun were had by all in Savannah at the 16th Annual Candler Clays Charity Shoot & Auction,** a fundraising event benefiting the Nancy N. and J.C. Lewis Cancer & Research Pavilion at St. Joseph's/Candler. We were proud to return as a sponsor this year, providing refreshments, prizes and nifty Koozies® for all participants!

**Dress for success!** We were honored to sponsor the Georgia Southern University Armstrong Campus Clothing Closet event in Savannah this winter! Students had the opportunity to choose appropriate interview attire, hone in on interview skills and talk with our representative, Mrs. Ashley DuBois, to learn the importance a checking and savings account play in starting their careers. We're proud of our relationship with Georgia Southern and friends on the Armstrong Campus!



## Main Office and Call Center

**METRO ATLANTA**  
Phone (404) 978-0080  
Fax (404) 978-0095

**SAVANNAH**  
Phone (912) 352-2902  
Fax (912) 352-0838

**Chatham County**  
606 East 67th St.  
Savannah, GA 31405

**Paulding County**  
44 Highland Falls Blvd.  
Hiram, GA 30141

**Cobb County**  
**WellStar-Cobb Hospital**  
3950 Austell Rd.  
Austell, GA 30106

### Satellite Locations (Part-Time Hours)

Atlanta Medical Center -  
South Campus

WellStar Admin Building  
WellStar Corporate Office

**WellStar-Kennesetone  
Hospital**  
675 Campbell Hill St.  
Marietta, GA 30060

### Mailing Address

PO Box 33189  
Decatur, GA 30033

**DeKalb County**  
2476 Lawrenceville Hwy.  
Decatur, GA 30033

### 24-Hour Lending Service

membersfirstga.com

**DeKalb Medical**  
2701 North Decatur Rd.  
Decatur, GA 30033

**Mortgages**  
(404) 978-0080

**Douglas County**  
7475 Douglas Blvd.  
Suite 206  
Douglasville, GA 30135

**Phone Banking**  
**Metro Atlanta**  
(404) 978-0089

**Fulton County**  
**Atlanta Medical -  
Main Campus**  
303 Parkway Dr.  
Atlanta, GA 30312

**Savannah**  
(912) 352-0059

**Sandy Springs**  
8010 Roswell Rd.  
Suite 150  
Sandy Springs, GA 30350

**Website**  
membersfirstga.com

**This credit union is federally  
insured by the National Credit  
Union Administration.**



**NCUA**

## Notice for Visa Debit Card Users

### Visa Account Updater (VAU)

**Visa Account Updater** is an account updating service in which your MembersFirst Visa debit card is automatically enrolled. When your debit card(s) expires or is lost or stolen and a new card is issued, the service may provide updated relevant card data (card numbers and expiration dates) to appropriate merchants who participate in an effort to facilitate uninterrupted processing of your recurring charges. This service provides updates to a Visa database only. The database is accessed by those qualified merchants seeking your account information after you have requested they process a recurring payment or payments.

This service is provided as a free benefit to you. If at any time you wish to opt out of the VAU service, or if you have any questions, please call (404) 978-0080.

*Note: Closing a Visa debit card will not prevent a recurring transaction from clearing the account. There is a stop payment fee of \$33 to stop a recurring charge.*

## HOLIDAY CLOSINGS

**Memorial Day**  
Saturday, May 26, 2018,  
and Monday, May 28, 2018

**Independence Day**  
Wednesday, July 4, 2018