

# FIRST FORUM

*Your Source for Financial Solutions*

## How Your Credit Union Can Help You Keep Your New Year's Resolutions

Surprise! It's another new year. Like clockwork, we associate the new year with self-improvement or starting something new. While the thought of bettering ourselves is intriguing, it brings a wave of stress and anxiety. Why? It's not that the *want to* isn't there...it's the *how to* that gets us. Moreover, the lack of knowledge of resources or tools available doesn't help either.

We can help.

We're committed to simplifying your banking experience and, by doing so, reducing the stress that comes with dealing with finances and keeping yourself "out of the red." Your credit union is comprised of people who share similar financial goals and challenges.

Tip the scale in your favor. When making this year's list of resolutions and goals, keep these tips in mind. You might just see your waistline shrink while your savings expand.

**1. Get a grip on finances.** Knowing where your money is going gives you more confidence, and you can control it better. Use **online and mobile banking** and **e-Statements** to keep track of your money. Use **MoneyDesktop™** [accessible through online banking] to sort purchases and deposits into categories. You can identify areas you might want to reassign funds for a better purpose – like saving and paying off high-interest loans [or swapping a few fast-food purchases each month for a basic gym membership].

**2. Get a better, higher-paying job by improving your credit history.** Believe it or not, your finances, credit history and ability to get a better job are all linked. Some companies prefer to pull a credit report on potential employees, especially when cash is involved. If you're **paying bills on time**, you're not only improving credit; you might also show an employer you'll show up to work on time and make smart on-the-job decisions. Help yourself by setting up **automatic loan and credit card payments** or use **Bill Pay** – free services for you.

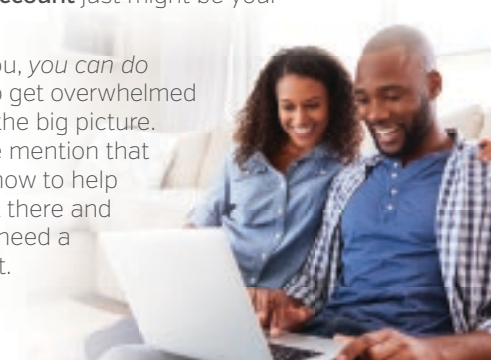
**3. Monitor your credit report.** Don't assume the information on your report is correct. According to a study completed by the Federal Trade Commission, one in four consumers have an error on their credit report, affecting their credit score. A score lowered by just a few points could make a difference in the rate or limit you receive, affecting your payment. Did you know all three credit

bureaus offer Georgia residents three **free credit reports** per year? Some even offer **free credit monitoring**. Apps like Credit Karma are also available and easily accessible on your smart device.

**4. When you feel better, your wallet does too.** When you're taking better care of yourself, chances are, you will do the same for your finances. Long-term goals, like living a longer, healthier life, naturally flow into other daily life decisions, and finances are no exception. Eating healthier could mean more meals at home, which means spending less. Planning a little time each morning for a workout might mean swapping an expensive drive-thru visit for a home-brewed cup of coffee. Simple choices like these get easier with time, so pick one habit to break or make today.

**5. Use us!** Tell us what your goals are, and we'll pair you with a product or service to help you get there. Services like **eAlerts** to help you keep track of your balance or **automatic transfers** to make saving a breeze are FREE. If you need help separating funds for specific purchases or goals, a **special savings account** just might be your best option.

In case no one has told you, *you can do this*. Don't allow yourself to get overwhelmed by focusing too much on the big picture. Which steps or tips did we mention that you can implement right now to help yourself get started? Start there and let us help you when you need a little bit of encouragement.



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# 5 THINGS YOUR FUTURE SELF WILL THANK YOU FOR DOING TODAY

Speaking of resolutions, is “Get the Most out of My Credit Union Membership” on your list this year? Whether we’re your primary financial institution or serve you with a simple savings account, here are a few tools or things to check on at MembersFirst to start your financial year off right.

- **Log in to online banking.** When was the last time you logged in to online or mobile banking? If it’s been a while, you might want to try logging in through your PC or on your mobile device to make sure your username and password are still active. Online banking helps you keep track of account balances and transaction history; perform transfers; remotely control your debit and ATM cards when they’re not in use, lost or stolen; and more.  
  
Can’t remember your username or password? You can reset your password online at [membersfirstga.com](http://membersfirstga.com) or through the app. Just select “Forgot Password.”
- **Sign up for e-Statements!** Are you still receiving paper statements? Saving a tree, reducing clutter, receiving statements quicker than in the mail and viewing them anytime are just a few great reasons to make the switch to e-Statements. It just takes a moment to enroll! You can turn on e-Statements through online banking or request enrollment over the phone at (404) 978-0080.
- **Update contact information.** A lot can happen in a year, like marriages, moving and new jobs, just to name a few. Name, phone number and home and email address changes usually follow those life events. Make sure your information is up to date with your credit union annually! It’s also important we have the best contact information for you and any joint account holders in the event we need to let you know of important or fraudulent account activity.

Log in to online banking at [membersfirstga.com](http://membersfirstga.com) or use the app and check the following information.

**Name** – Making sure your name is accurate in our system allows us to greet you properly and share accurate information for services like vehicle titles and debit cards.

**Address** – Ensure debit and ATM cards, documents like important notices and money-saving promotions reach you at your current home address.

**Email Address** – Many important documents that require signatures can be shared securely to a valid email address, saving you a trip to the credit union.

**Phone Number(s)** – Have you recently changed your number or canceled a landline? In the event your account shows suspicious activity, we will contact you using the primary number on your account.

You can change most of this information on your phone, tablet or computer, or stop by with the proper documentation so we can update your account.

- **Have you established a Phone/Audio Banking PIN?** You can access your account information over the phone by calling (404) 978-0089 and entering your member [account] number and PIN [Personal Identification Number]. Use action codes to retrieve the information you need. A complete list of action codes can be found on our website or by pressing #98. A list of action codes can also be found below.

If you haven’t yet established a PIN, follow the prompts to choose a four-digit number or call (404) 978-0080 if you need help.

- **Yes, we have an app for that!** Did you know MembersFirst offers an app for simple, convenient mobile banking? You can find it in your device’s app store by searching “membersfirstga” and looking for Star Guy. If you haven’t downloaded the app or logged in for a while, give it a try soon. You may be missing out on features like mobile deposit, branch and ATM locators and, of course, account access at your fingertips, 24/7.

If your phone doesn’t automatically update the apps you’ve downloaded, you may need to update the app manually or re-register your device for use with your account. Follow the tutorial on our website for help logging in or registering your device.

Once the idea to take charge of your finances sparks, it’s not uncommon for it to quickly fizzle out when the information you need isn’t readily available. Help “2020 you” look back with gratitude that you took control of your financial life in 2019, and check these items off your list today!

## Audio/Phone Banking Action Codes:

01 – Savings Account balance  
02 – Checking Account balance  
08 – Open Loans  
09 – Other Savings or Loan balance  
10 – To hear a complete listing of all account history  
11 – Direct deposits to Savings Account  
12 – Direct deposits to Checking Account  
14 – Cleared checks  
15 – Specific check cleared  
16 – Savings deposits  
17 – Checking deposits  
19 – Other Share Account deposits

21 – Transfer funds – Savings to Checking  
22 – Transfer funds – Checking to Savings  
28 – Transfer funds to another account  
29 – Transfer funds between account suffixes  
31 – Request check from Savings Account  
32 – Request check from Checking Account  
39 – Request check from any available suffix  
41 – Hear dividends paid to Savings  
42 – Hear dividends paid to Checking  
49 – Hear dividends paid year-to-date on Savings or Certificates

51 – Hear ATM withdrawals from Savings  
52 – Hear ATM withdrawals and Visa® Debit transactions from Checking  
53 – Hear preauthorized Debits to Savings  
54 – Hear preauthorized Debits to Checking  
59 – Hear withdrawals from any suffix  
93 – Change your PIN  
97 – Change current session to another account number  
98 – List of all action codes

# GO GREEN IN 2019!

Sign up for **FREE e-Statements!** Make the switch from printed statements to **e-Statements** and, when you do, give yourself a little pat on the back for helping the planet. Sign up through online banking, stop by or give us a call today!

**Log in at [membersfirstga.com](http://membersfirstga.com) or download the app! Just search "membersfirstga" in your app store.**

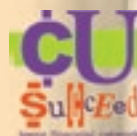
## EBOOK: NEW YEAR'S RESOLUTIONS YOU CAN ACTUALLY KEEP!



Visit our blog for your copy of our **FREE** 35-page eBook packed with helpful tips, checklists, a monthly plan of action, midway goal reviews and organized lists to help you effortlessly direct your 2019 down the path of financial success! Download yours at [membersfirstga.com/blog](http://membersfirstga.com/blog).

## CU Succeed Scholarship Drawing

Hey, CU Succeed members! There is still time to submit report cards and transcripts for our semiannual Scholarship Drawing! Parents, drop off your student's report card or transcripts or mail them to PO Box 33189, Decatur, GA 30033, by Wednesday, January 30, 2019. The drawing will be held Friday, February 1, 2019. **Good luck!**



## Notice of Annual Meeting

We invite you to join us at our upcoming Annual Meeting on Tuesday, February 12, 2019. The meeting will be hosted at 3:00pm via video conference at our Decatur, Douglasville, Hiram, Kennestone, Piedmont Atlanta, Piedmont Paces West, Sandy Springs and Savannah locations. The names of Board members up for re-election will be posted in the branches. Applications for additional nominations will be available and accepted at all locations.

## Get Your Checking in Check

**Open a free Checking Account with free e-Statements, free online banking and free mobile app with MembersFirst and say goodbye to monthly maintenance fees, minimum balance requirements and minimum deposits.** Plus, use your mobile app to deposit checks\* in a snap and your Visa Debit Card for unlimited transactions anywhere Visa is accepted.

Make the simple switch to a **MembersFirst Checking Account today!** Open an account at [membersfirstga.com](http://membersfirstga.com), or stop by and let us help you.

\*Conditions apply. Accounts, terms and features are subject to change without notice.



## OVEREXTENDED? That's OK.

Tip the scales in your favor by transferring high-interest balances to a **MembersFirst Visa**. Our Platinum, Classic or Secured Visa Credit Card will help you trim down your balances with a healthier, fixed interest rate – as low as 8.9% APR.\* You could pay off balances sooner, plus enjoy:

- ScoreCard® Rewards Points on Purchases
- No Balance Transfer Fees
- 25-Day Grace Period on Purchases
- Travel and Auto Rental Insurance
- No Annual Fee...and MORE

**Apply to slim down your balance at [membersfirstga.com](http://membersfirstga.com) or visit a branch near you. Already have a MembersFirst Visa Credit Card and need to increase your credit line? Call today!**

\*APR=Annual Percentage Rate. Subject to credit approval. Rates subject to change without notice. Lowest rate of 8.9% APR is as of December 12, 2018. See [membersfirstga.com](http://membersfirstga.com) for complete credit card program details.



# CU HAPPENINGS!



## Principal 4 a Day

Mrs. Angie Holland had the honor of participating in the Douglas County Chamber of Commerce "Principal 4 a Day" program. In this program, business leaders have the opportunity to experience a "day in the life" of a Douglas County School System principal and learn more about the triumphs and challenges many schools face daily. Shadowing Mason Creek Middle School Principal Mrs. Tiffany Boyle (left), Mrs. Holland received a tour of the beautiful, newest middle school in Douglas County and felt school staff was very friendly and welcoming. During her visit, she learned just how much the students are cared for at Mason Creek Middle School. We appreciate our educators for what they do every day in the lives of our children!



## Dorsey Tire Annual Turkey Fry

It's not often you get to mingle with the "star" of the show! Here's Ms. April Clark with Dorsey Tire in Savannah, Mrs. Ashley DuBois (MFCU) and friends at their annual turkey fry event. (Looks like this Tom Turkey made it out unscathed!)



## 2018 Year in Photos

It warms our hearts to have had the opportunity to serve you all in 2018! Whether you've been a member for many years or just a few weeks, our hope for 2019 is to be able to continue to provide simple banking solutions and unmatched, quality service to help meet your financial needs. Happy New Year, MembersFirst Family!

Follow us on social media and check out our blog for more CU Happenings!



## HOLIDAY CLOSINGS

**New Year's Day**  
Tuesday, January 1, 2019

**Dr. Martin Luther King Jr. Day**  
Monday, January 21, 2019

**Presidents Day**  
Monday, February 18, 2019



## Locations and Contact Information

### Call Center

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

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

### Branch Locations

Visit a branch near you.

Atlanta, Austell, Decatur, Douglasville, Fayetteville, Hiram, Marietta, Newnan, Sandy Springs and Savannah.

**Main Office**  
DeKalb County  
2476 Lawrenceville Hwy.  
Decatur, GA 30033-3226

**Mortgages**  
(404) 978-0080

**Mailing Address**  
PO Box 33189  
Decatur, GA 30033-0189

**Phone Banking**  
**Metro Atlanta**  
(404) 978-0089  
**Savannah**  
(912) 352-0059

**24-Hour Lending Service**  
membersfirstga.com

**Website**  
membersfirstga.com

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



**NCUA**