

Your Source for Financial Solutions

First F^{ORUM}

FALL 2015

Holiday Closings

Columbus Day

Monday, October 12, 2015

Veterans Day

Wednesday, November 11, 2015

Thanksgiving

Thursday, November 26, 2015

Friday, November 27, 2015

Christmas Eve

Thursday, December 24, 2015 – Close at noon

Christmas Day

Friday, December 25, 2015

New Year's Day

Friday, January 1, 2016

CU Succeed Notice:



The winners of the 2015 CU Succeed Summer Scholarship are Amanda Campbell and Christopher Humes. The next drawing will be held in January 2016.

You've asked. We've listened.

Introducing: Mobile Deposit for your Apple® and Android™ devices.

Making check deposits to your savings and checking accounts has never been easier or more convenient. Whether you're on the go, waiting for Little League® practice to end, resting comfortably at home or just waiting in line at the grocery store, skip the trip to the credit union and deposit funds in a snap. Just follow these simple steps:

Download, activate and sign in to our Mobile App.

Just search "MFCU" in your device's app store and look for Star Guy.



Select "Deposit" from the drop-down menu.

Be sure to read through the deposit instructions on the following screen.

Endorse your check.

Be sure to include "For Mobile Deposit Only to MFCU" in a blank area on the front of the check and at the top of the endorsement area on the back. Don't forget to include your member/account number and your signature on the back of your check.

Select the account in which you'd like your check deposited.

Deposits via Mobile App can only be made to a checking or savings account and cannot be deposited directly to a loan.

Select the type of check you are depositing and enter the amount of your check.

If the check is from a friend or relative, it's likely a personal check. Refunds, payroll and other checks will likely be business checks.

Select "Take Picture".

Make sure you have enough light and your check is against a dark background.

Ready? Set? SNAP!

Ensure all four corners of your check are within the screen. When you're ready to take the photo, just tap the screen. Save your image by selecting "USE." If your check appears blurry or out of the frame, just select "Retake" and try again. Repeat this process with the back of your check.

Review and Deposit!

Review the images you've taken and select "Deposit." A member advisor will review your deposit and notify you when your funds will be available.

Skip the Trip and Simplify your Finances with Mobile Deposit. If you have questions or want to be enrolled, call (404) 978-0080 or drop by one of our nine Metro Atlanta locations.

COMING NOVEMBER 2015

Simplify your Holiday Shopping and Events with a Holiday Loan.

Borrow up to \$2,000 for 10 months at 13% APR. Apply today and shop tomorrow.

Call (404) 978-0080 to apply or download the application online.

Check our website for promotion dates and details.





Staying Financially Sound During a Job Loss

Planning. It's single-handedly the best thing you can do for your budget. It allows room to allot funds for retirement and unexpected bills and even room to budget for entertainment and family weekend activities.

But does your financial outlook include a plan for an unexpected job loss?

You may be making plans for the funds coming in each pay period, but if those funds cease to find their way into your checking account, you'll likely be forced to access savings, or worse – available credit. Looking ahead and planning for a loss such as this is just good practice.

When creating your financial plan, here are a few things to keep in mind:

- **Begin contributing to an emergency fund account.**

A minimum of six to nine months' worth of income is suggested. MembersFirst offers special savings accounts with no fees that you may use for any purpose.

- **Even a little income is better than none at all.** Consider working in a temporary or part-time position to continue bringing in an income. Contact the Department of Labor for assistance if needed.

- **Borrow funds from a current investment.** If you find yourself out of work for an extended period of time, avoid accessing lines of credit – this could cost much more in the long run.

- **Evaluate and re-evaluate.** What are you spending money on that could be cut from your budget temporarily? Try lowering your cable or cellular plan to the minimum until you're back on your feet.

- **Consolidate your credit cards into a fixed-rate loan.**

Making one payment to one financial institution at a fixed rate is better for your credit (which a new employer may check) than missing payments.

- **De-Fee Yourself.** Are you paying unnecessary fees for banking services? Open a no-fee checking, like our No-Fee Checking account at MembersFirst. Credit unions, in general, charge less in fees on products and services, such as checking and savings accounts, and less interest on loans than a traditional bank. Let one of our team members help you identify the best way to maintain financial calm as you search to replace lost income.

Do you have a plan in the event you have a loss of income? Which unnecessary expenses will you plan to remove temporarily? We'd like to know. Visit our blog at membersfirstcu.wordpress.com and weigh in on the discussion.

For more on how you can reduce fees and keep more of your hard-earned money, stop by one of our locations, visit us online at MembersFirstGA.com or give us a call at (404) 978-0080.

Brainy Browsing and Purchasing Tactics

It seems every time you turn around, there's another item you need – and need fast.

So, what do you do? If you can't visit your favorite retail shop, you'll probably go to your second best option – online shopping. Whether on your mobile device, on the computer or in a store, protecting your personal and financial information is key. Consider these tips:

Spam filters are there for a reason. Don't disable (or forget to activate) the spam filter settings on your browser and in email programs. Though you may not receive notifications each time a suspicious email or a website pop-up is blocked, rest assured the spam filter is doing its job. If you're worried it may redirect a legitimate email to the wrong location, just check your spam or "junk" email folder every so often.

Don't ignore update notifications. Keep

firewall and anti-virus programs up-to-date. As new malware seems to pop up daily, your computer and mobile device support systems work constantly to keep your content protected by creating new protection policies and pushing them through to you via updates.

Keep your cards in sight. Card readers, also known as skimmers, can be present anywhere. Skimmers retain information when someone runs your card through a smaller machine under a counter or concealed in clothing. These card readers can even fit over the top of a legitimate card reader at an ATM. The stolen information can be copied onto another card for use by someone else. Keeping an eye on your cards at all times and being on the lookout for fake readers can reduce the risk of your information being stolen.

Trust your instincts. When in doubt, make a purchase from another location or website. Doing so can save you a lot of time and financial hassle later on. For more on combatting financial fraud and protecting your information, check out our blog at membersfirstcu.wordpress.com.





SWAP & DROP

It's back! SWAP your **Auto Loan** from another lender to MembersFirst, and we'll **DROP** your existing rate by **2%**. Plus, you'll make **no payments for 90 days!**

Now through November 30, 2015, MembersFirst will DROP your existing rate by 2% when you SWAP your Auto Loan from another lender to the credit union. Rates are as low as 1.90% APR** with terms up to 72 months. With no payment for 90 days, that means a little extra cash in your pocket for the holidays.

Apply today – you could pay off your car loan sooner and save a few dollars each month.

Call (800) 798-1073,
Click and apply online or
Come by – visit a branch near you.

Visit **MembersFirstGA.com** for rates, terms and conditions.

*See website for details.
**APR=Annual Percentage Rate.

Fee Schedule

Credit Union Housekeeping: Effective November 15, 2015, the following fee schedule will apply to the products and services at MembersFirst Credit Union.

BASE SHARE ACCOUNTS	
Excessive Withdrawal Fee (above three per quarter)	\$4.00
Closure Fee (within 90 days of opening)	\$20.00
SHARE DRAFT (CHECKING) ACCOUNTS	
Monthly Minimum Balance Fee for Share Draft Accounts	
• Direct Deposit Share Draft (earns interest on average balance of \$1,000)	\$0.00
• No Fee Share Draft	\$0.00
• Interest Share Draft per Month (average balance below \$300)	\$5.00
• Personal Business Share Draft (average balance below \$1,000)	\$10.00
• Basic Business Share Draft (average balance below \$1,000)	\$10.00
Returned NSF Check or ACH (non-sufficient funds – per item)	\$33.00
Stop Payment	\$33.00
Overdraft Privilege (per item paid on member's behalf) – ACH, Debits, Checks	\$33.00
Overdraft Protection Transfer (transfer from savings)	\$7.00
Check Copy (official or share draft)	\$3.00
Collection (overdraft)	\$15.00
Draft (check) Printing Charges	depends on style
CHRISTMAS CLUB Early Withdrawal	\$10.00
MONEY MARKET ACCOUNTS	
Minimum Balance Fee (average below \$1,000)	\$5.00
Excessive Withdrawal Fee (each over six per month)	\$5.00
OTHER FEES & CHARGES (DEBIT)	
Returned Deposited Items:	
• From Others	\$15.00
• From Member	\$25.00
Account History Printout/Statement Reprint	\$5.00
Account Balancing/Research (per hour)	\$20.00
Account Verification	\$10.00
Bad Address (monthly) (statements returned undeliverable)	\$5.00
Check Cashing (checks over \$200)	\$5.00
Merchant Cashier's Check (from personal check)	\$15.00
Inactivity Monthly Fee (no activity for 12 months)	\$5.00
Money Orders (each)	\$1.50
Teller Check/Official Check	\$5.00
Photocopy (per page)	\$2.00
Shared Branching Convenience	\$1.50
Signature Guarantee (for members only)	\$10.00
Telephone Transfer (teller-assisted call center)	\$2.00
Business Account Bill Pay (per month)	\$5.95
Wire Transfer (domestic)	\$15.00
Wire Transfer (international)	varies
Replace Damaged/Lost/Stolen Card – Visa® Debit/ATM	\$10.00
ATM Transaction Fees:	
• Publix® PRESTO! ATM Nationwide	FREE
• Non-MembersFirst ATM Transaction	\$1.75
• Non-MembersFirst ATM Balance Inquiry Fee	\$1.75
Overnight/Expedited Delivery	Actual Cost
UCC Form Filing	\$10.00
Loan Advance Processing Fee	\$30.00
GA Mortgage Loan Fee	\$10.00
Flood Certification	\$25.00
Legal Process (per event)	\$50.00
Title Fee (used vehicle loans)	\$49.00

Effective November 15, 2015

We've Got Something to BLOG About!

We're excited to announce your credit union now has a blog! Within the pages of our blog, you'll find helpful hints and tips, as well as interesting and fun videos to help you understand various financial topics such as identity theft, understanding credit and more!

Bookmark our blog at **membersfirstcu.wordpress.com** and feel free to weigh in on the discussions. After all, this blog is for you!



*CU Happenings!

MembersFirst was delighted to sponsor the annual Douglas Public Education Trust "PET" Fun Run again this year! Check out just a few photos from this year's event. Funds raised by the "PET" Board at this event and others are used to fund programs, purchase supplies and award grants and scholarships to students in Douglas County schools.



Back to school is a busy time for all, including your credit union! Our Business Development team was busy this summer, kicking off the start of the school year by putting together welcome events for staff and students in Paulding and Douglas County schools! Here are a few highlights from this year's summertime fun!



The Paulding Education Foundation hosted their 2nd Annual Extreme Family Field Day, and MembersFirst was proud to once again sponsor the event. Participants ran a 5K, competed in various obstacle courses and enjoyed festival-style events. All money raised help fund various programs and scholarships within the Paulding County School District.

Check out our blog at membersfirstcu.wordpress.com for more photos of the action!



Make a Clean Sweep of High-Rate Credit Card Debt!

Transfer Your Credit Card Balances with

**1.99% APR ON TRANSFERS
AND PURCHASES**

Now through October 30, 2015.

Plus, earn ScoreCard® Rewards
for your transfers and purchases.



Main Office and Call Center

Phone (404) 978-0080

Fax (404) 978-0095

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

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

DeKalb County
North DeKalb Mall
2050 Lawrenceville Hwy.
Suite C-40
Decatur, GA 30033

DeKalb Medical
2701 North Decatur Rd.
Decatur, GA 30033

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

Fulton County
Atlanta Medical – South Campus
1170 Cleveland Ave.
Rm. 1356
East Point, GA 30344

Atlanta Medical – Main Campus
303 Parkway Dr.
Atlanta, GA 30312

Sandy Springs
6690 Roswell Rd. NE
Suite 1100
Sandy Springs, GA 30328

Paulding County
44 Highland Falls Blvd.
Hiram, GA 30141

Mailing Address
PO Box 33189
Decatur, GA 30033

Loan Express
24-Hour Lending Service
(800) 798-1073

Mortgages
(770) 579-1000

Phone Banking
(404) 978-0089

Website
www.membersfirstga.com

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



NCUA

