

First FORUM

Avoiding Fraudulent Debit and Credit Card Activity



Have you ever contacted your credit union or bank to ask: *Why is there a transaction on my account that I didn't do? Why did the Fraud Department just call me? I didn't get the merchandise I ordered; how can I get my money back? Why was I charged twice for a purchase?*

While the majority of these transactions are simple merchant disputes or errors, some could be attempts to defraud you of your money. Debit and credit card fraud is on the rise as scam artists work to create new ways to come between you and your money. Luckily, your credit union is constantly working to help combat these fraudsters and help you educate yourself on how to stay protected.

- 1. Pickpockets have gotten lazy.** Radio Frequency Identification, or RFID, is the technology fraudsters use to scan and steal your information without coming in contact with your cards using small machines called skimmers. Protect yourself from these radio waves by using wallets fashioned with material to block these signals.
- 2. Remotely control your debit card.** If you feel your account or card has been compromised, if you know you won't be using your card for a while or if you're traveling outside your regular area, you can deactivate/reactivate your card right from your smartphone or device. See our website or blog at simplifyyourfinances.com for details on how this FREE service works.
- 3. Protect your card like cash.** If you wouldn't leave a \$20 bill unattended in plain sight, you wouldn't want to leave your debit or credit cards out in the open for someone to pick up.
- 4. Make sure your account contact information is up to date.** The credit union has an extensive fraud prevention network in place. Should suspicious activity happen on your account, the Fraud Department will attempt to contact you via text or phone (to confirm charges). If the charges are legit and your information is incorrect, your card could be shut down and reissued.
- 5. Don't share your debit or credit card, card numbers or PIN with anyone.** No matter how convenient it may be, remember: You are responsible for any transactions that are done by that individual, whether you authorized them or not. Be cautious about companies you share your information with. Try visiting their secure website and making the purchase or payment yourself using a login ID and password you choose. Or, log in to your MembersFirst Bill Pay to schedule or make your payments.

Remember: We will never call or email to ask for your full card number, PIN or account number; no legitimate financial institution should ever do that. If you feel your debit card has been compromised, log in to your mobile app, select "Debit Cards" and follow the prompts to disable your card or report it as lost or stolen. Then, give our Card Department a call at (404) 978-0080 to report any incidents.

FALL 2016

Holiday Closings

Columbus Day
Monday, October 10, 2016

Veterans Day
Friday, November 11, 2016

Thanksgiving
Thursday, November 24, 2016
Friday, November 25, 2016

Christmas Eve
Saturday, December 24, 2016

In Observance of Christmas Day
Monday, December 26, 2016

In Observance of New Year's Day
Monday, January 2, 2017

CU Succeed Notice



The winners of the 2016 CU Succeed Summer Scholarship are Maya Darville and Kiana West. Our next CU Succeed Scholarship drawing will be held in January 2017.

Coming November 2016

Santa's Best Kept Secret? A Holiday Loan from MembersFirst.

Borrow up to \$2,000 for 10 months at 13% APR.* Apply today and shop tomorrow. Call (404) 978-0080 or (912) 352-2902 to apply or download the application online.

*APR=Annual Percentage Rate. See website for promotion dates and details.



simplifyyourfinances.com

CU cents

Holiday Finances

LOOKING A LITTLE DIM?

MembersFirst Credit Union is here to lighten up your budget!

Simply take advantage of Skip-A-Payment, and we'll let you skip your November or December 2016 or January 2017 loan payments.*

*All Skip-A-Payment requests are subject to approval, and limitations do apply. See website for complete details.

Requests must be received by:

October 21 to Skip-A-Payment in November 2016

November 18 to Skip-A-Payment in December 2016

December 19 to Skip-A-Payment in January 2017

Skip a payment on your vehicle, personal, Save-As-You-Pay or home equity loan and put the cash toward a little holiday cheer. For complete details or to download the Skip-A-Payment application, visit membersfirstga.com.

This deal won't shine on forever, so sign up for Skip-A-Payment today!



ATTENTION:

Changes to Your Overdraft Protection—Effective Immediately

The standard overdraft practices on your checking account are as follows:

We **do** authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We **do not** authorize and pay overdrafts for the following types of transactions unless you OPT IN:

- ATM transactions
- Everyday debit card transactions

Due to many requests from our members, MembersFirst recently allowed members to OPT IN and take advantage of Overdraft Privilege on their Visa® Debit Card purchases. Members can choose to OPT IN online, over the phone or at a local MembersFirst Credit Union branch.

What Choosing to “OPT IN” Means

Members that choose to OPT IN to Overdraft Privilege for Visa Debit Card purchases are authorizing the credit union to authorize and pay overdrafts on their ATM and debit card transactions and charge an Overdraft Privilege Fee of \$33.00 for each transaction.

Members who do not OPT IN (or who OPT OUT) are choosing NOT to allow MembersFirst Credit Union to authorize and pay overdrafts on their ATM and debit card purchases.

What's Changing

If you have access to **Overdraft Protection** on your checking account and you attempt to make a purchase with your Visa DEBIT CARD and do NOT have sufficient funds in your checking account to cover the transaction, the system will look for available funds in all of your available overdraft accounts. If funds are available in your savings account or any other account connected in your overdraft file, the system will automatically transfer the needed funds, plus an Overdraft Transfer Fee of \$7.00, to pay for the purchase. After the purchase is paid or authorized, the checking account should show a zero available balance.

If you have opted in and THERE ARE NOT SUFFICIENT FUNDS in the savings or other designated overdraft account to pay for the DEBIT CARD purchase, the system will attempt to authorize the purchase by using Overdraft Privilege and, IF you have OPTED IN TO OVERDRAFT PRIVILEGE for your VISA DEBIT CARD, with sufficient limit to authorize the purchase, the system will take the account negative and charge a \$33.00 Overdraft Privilege Fee.

To view the Overdraft Privilege OPT-IN agreement, please visit our website at membersfirstga.com/overdraft-privilege. For tips on how to reduce fees and save more, visit our blog at simplifyyourfinances.com.

CYBER SECURITY: SAFE ONLINE HOLIDAY SHOPPING

The holidays are once again just around the corner. Online retailers are sure to begin offering seasonal deals and steals so you can find that perfect gift for a friend or loved one. But, buyer, beware. New, fraudulent websites or internet scams pop up daily with the intent to defraud you of your money.

Hot, new items and electronics are traditionally the subject of phishing sites, or sites that appear to be the one you're looking for but are created by another entity with the intent of stealing your personal and banking information. The web address could display an extra letter or forward to an address that appears to be an IP address. Be sure when perusing the web for deals that you're not actually visiting a phishing site. Avoid this by typing in a retailer's web address manually.

Once visiting the site, especially when you reach the checkout page, check to see if the page is secure by looking for a lock symbol and "https://www..." in the browser bar. You can hover over the lock symbol in the browser bar with your mouse, and the site's security certificate information should appear and match the site you're shopping from. If not, log out and close the page immediately.

To make sure your info doesn't stick around once your purchase is complete, log out and close the browser window.

We suggest avoiding entering into a transaction with little-known sites offering deals no other vendor or retailer can match.

Remember, it's up to you to be vigilant in your web browsing and online purchases. MembersFirst will do all we can to safeguard your account information and alert you should we notice any possible fraudulent activity, but you can always report suspicious activity with your card or account to us by calling (404) 978-0080. You can also report phishing sites to reportphishing@apwg.org.

For more online best practices, visit simplifyyourfinances.com or search "internet security" on membersfirstga.com.



VISA CREDIT CARD: PAY-BY-PHONE OPTIONS

Members now have the option to pay their MembersFirst Credit Union Visa Credit Card by phone, **free of charge**, when choosing the Interactive Voice Response (IVR) system. Before calling, make sure you have your 16-digit credit card number and billing zip code on hand. Then, dial (800) 299-9842, follow the prompts and, after hearing balance information, select or say "Payments" and then "Pay By Phone Right Now" to be transferred to the Pay-By-Phone system.

You may still choose to speak to a representative should you need assistance making your payment, though there is a \$10 fee for this service. For questions regarding this service, please give us a call at (404) 978-0080.

Tip: A buffer in your savings account will help prevent costly overdraft fees. Call MembersFirst to help you set up an automatic transfer from checking or payroll deduction to your savings account today. Set it and forget it!

SWAP & DROP

High rates got you down? Now's the perfect opportunity to save on your monthly car payment. When you **SWAP** your auto loan over to MembersFirst Credit Union, we'll **DROP** your rate by 2%, putting more money back in your wallet. Rates are as low as 1.90% APR!*

Plus, you could take advantage of our 90-Day No-Payment option.*

Apply online at membersfirstga.com, at one of our convenient branch locations, through our mobile app or by giving us a call at (404) 978-0080 or (912) 352-2902 by November 30, 2016!

*APR=Annual Percentage Rate. Terms and conditions apply and are subject to change. See website for complete promotion details.

If you're feeling great about your SWAP and DROP, tag us in your selfie on Facebook with @membersfirstcu using #mfcusave for a **free gift!**** Don't forget to like the page while you're there. We love to "CU" save!

**See membersfirstga.com for complete social media promotion rules and details on how to receive gift for "Selfie" promotion. Loan and "Selfie" promotions are available 9/12/16 through 11/30/16.

SWAP & DROP

your payment and **Smile...**

Move your Auto Loan to MembersFirst by November 30th.

Drop your Rate by **2%**

These savings are sure to make you **Smile!**

Plus, make no payments for 90 days.*

Tag us in your **selfie** for a free gift** @membersfirstcu on Facebook using #MFCUSAVE.

f t in p w

MembersFirstGA.com

*CU Happenings!



Piano in the Arts

Music is an art of its own kind, and we're proud to be this year's sponsor of the Piano in the Arts concert series at Armstrong State University. Pictured here are Marcia Harrison (MFCU), Jennifer Edwards (with Armstrong) and Ashley DuBois (MFCU) at a recent concert of the series.



WellStar Night at Six Flags

Everyone needs to let loose and have a little fun every now and then! MembersFirst sponsored WellStar's event at Six Flags® this year. The park opened only to WellStar employees and their family members and friends. This group of kids is taking a moment to show Daffy what being a kid AND a MembersFirst member really means.



We've Got Spirit, How 'Bout You?

Go. Fight. WIN! MembersFirst is proud to sponsor the athletic department, staff and students at Calvary Day School in Savannah, Georgia. A few cheerleaders stopped by to show they've got spirit. Let's go, Cavs!



Students Thriving at New Branch in Hiram High

Just a short time into the start of the new school year, students at the MembersFirst at Hiram High School branch are getting firsthand, real-world experience with how to assist student- and teacher-members with their financial needs. This new venture with the Paulding County School District and MembersFirst Credit Union supports the efforts of the district's Work-Based Learning program and Financial Services Pathway. We're proud of the progress these students have made and the thoughts and ideas they've lent to help cultivate a strong relationship with the Hiram High community.

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AND MORE!

 Find us on
Facebook

facebook.com/membersfirstcu



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

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

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



NCUA

13030-NL-0916

Fulton County

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

Satellite Locations (Part-Time Hours)

Atlanta Medical Center –
South Campus

WellStar Admin Building

WellStar Corporate Office

Mailing Address

PO Box 33189
Decatur, GA 30033

Loan Express

24-Hour Lending Service
(800) 798-1073

Mortgages

(770) 579-1000

Phone Banking

Metro Atlanta
(404) 978-0089

Savannah

(912) 352-0059

Website

membersfirstga.com

