

First FORUM

EQUIFAX BREACH – 5 THINGS YOU NEED TO KNOW

Buried in news stories of recent Hurricanes Harvey and Irma's devastation was a major cybersecurity incident – an Equifax data breach which affected nearly 150 million U.S. Equifax customers. Equifax, one of three major consumer credit reporting agencies, reported external hackers took advantage of weak areas in the agency's reporting software May through July 2017.

Here are a few things you should know about the incident.

1. The data breach **did not** occur at MembersFirst Credit Union.
2. Information that was accessed through the breach at Equifax included names, Social Security numbers, birth dates, addresses and, in some cases, driver's license numbers. Credit card numbers for 209,000 U.S. cardholders and another 182,000 dispute documents were also accessed. Equifax will send direct mail notices to consumers whose credit card numbers or dispute documents with personal identifying information were impacted.
3. You may not see anything suspicious now; however, the breach occurred May-July 2017 and identity thieves are patient; they may not use your information for several months.
4. Equifax is offering free credit monitoring to those impacted – for one year.
5. Equifax created a security page to deal with this issue specifically – equifaxsecurity2017.com.

What you can do.

Visit equifaxsecurity2017.com to see if you are among those potentially affected. If so, you may request one year of free credit file monitoring and identity theft protection on the Equifax site.

Pull a free copy of your credit report from each of the three bureaus at annualcreditreport.com (you don't need your credit score). In this case, you are looking at your report to ensure you are aware of all credit lines on your credit history – this gives you a baseline of where you are today. Make sure you know who all the lenders are. Monitor your credit report.

Pay attention to financial statements. Report every instance of suspicious account activity to MembersFirst or any other financial institutions you use immediately.

You can place a 'freeze' on your credit which will prevent new lenders from pulling your credit without your permission. You will need to visit each credit bureau to do so. Please note that when you freeze your credit there may be a fee associated with freezing/locking or unlocking it each time.

FALL 2017

Holiday Closings

Columbus Day

Monday, October 9, 2017

Veterans Day

Saturday, November 11, 2017

Thanksgiving

Thursday, November 23, 2017, and Friday, November 24, 2017

Christmas Day

Monday, December 25, 2017

New Year's Day

Monday, January 1, 2018

CU Succeed Scholarship Winners



Congratulations to **Kalil Masters** and **Joseph Bruce**, our latest CU Succeed Scholarship recipients. Our next drawing will be held Friday, January 26, 2018. Please mail or drop off a copy of report cards by Tuesday, January 23, 2018.

Coming Soon to Online Banking

Look for details on a fresh, new look and feel to your online banking experience with better navigation and larger, easier-to-follow menus.

We're making progress on our new Decatur office, which will be located at 2476 Lawrenceville Hwy, Decatur, GA 30033. We look forward to serving you in this new location in fall 2017! Learn more about these exciting new changes on our blog at simplifyyourfinances.com, on social media and inside our current Decatur office – more updates are coming soon!



Continued from Front Page:

Equifax Breach - 5 Things You Need to Know

Be alert. Don't provide credit or account information to anyone calling over the phone. Most financial institutions do not call you to verify your personal information. In the event you receive a call from an individual claiming to be from a financial institution you do business with, do not provide any additional information. If you are uncomfortable, hang up and call the company directly using the number listed on their website, business cards or brochures.

Be sure your contact information is up to date with all your financial institutions. This helps them verify your information when you call and contact you if there is a problem.

How your Credit Union is helping you.

MembersFirst will continue to verify your identity carefully when you contact us or visit our branch. Be sure to have an updated, unexpired, government-issued picture ID. We will continue to safeguard your information and provide access to this information to credit union employees in the event that it is essential to serving you. We have a comprehensive fraud network for Visa® Credit and Debit cards. Our automated system will contact you via phone to verify transactions that appear to be fraudulent. You will never have to provide your personal information. Our member advisors will ask detailed identifying information only when YOU contact us – this is for your security.

For more tips on how you can take action to protect your personal information, visit our blog at simplifyyourfinances.com. We take your privacy very seriously. You can read our full privacy disclosure at membersfirstga.com/privacy. If you feel you've been affected by this breach, please contact us.

CU cents

MONEY-SAVING

Tips for Fall

As the summer comes to an end and back-to-school shopping has got you strapped for cash, MembersFirst has a few ideas for how you can save money this fall.

Halloween Costumes – Work together with other families that have children around the same age as yours and trade costumes. You can easily save \$20 or more per child by borrowing a costume your neighbors' child wore last year. Or how about altering last year's Tinker Bell into this year's Ballerina?

Stock Up for Next Summer – Summer items go on sale in early fall. Shop for summer clothes, grills, lawnmowers and similar summer merchandise you'll need next year. If you're planning a wedding for next summer, fall is a great time to start stocking up on things you'll need (even your wedding and bridesmaid dresses), as summer styles go on sale.

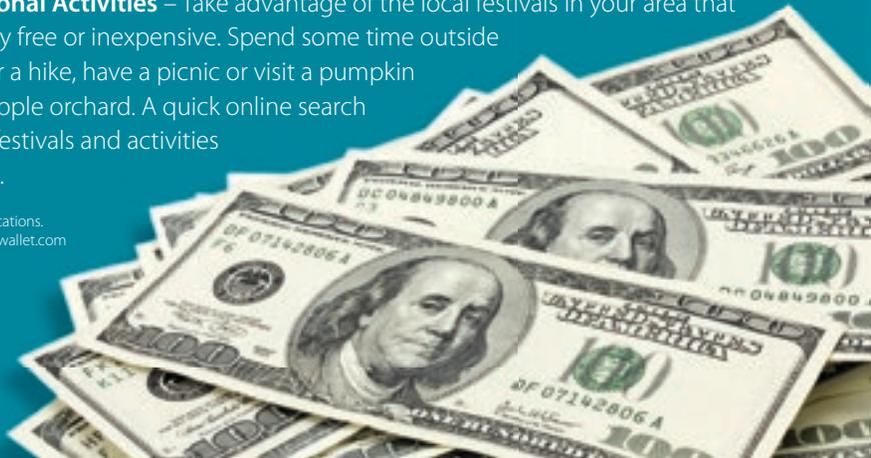
Grocery Shopping – The best time to buy fruits and vegetables is when they're in season. In the fall, get good deals on: apples, cranberries, oranges, tangerines, honeydew melons, broccoli, Brussels sprouts, cauliflower, mushrooms and spinach.

Turn Your Loose Coins into Serious Cash – Collect your loose change in a jar at the end of each day. When it's full, bring it in to MembersFirst and use our FREE coin counter* to see how much you've saved up! Open a special savings account or just deposit your collected cash into your membership savings account.

Electric Bill – Usually your electric bill will be lower during the fall, but take it a few steps further and turn your thermostat up/down so it doesn't run as much. Enjoy the outside air and open a window.

Recreational Activities – Take advantage of the local festivals in your area that are usually free or inexpensive. Spend some time outside and go for a hike, have a picnic or visit a pumpkin patch or apple orchard. A quick online search will reveal festivals and activities in your area.

*Available at select locations.
Source: www.thewisewallet.com
www.forbes.com



How To Get Approved – You Asked, We Answered.

Borrowing is a very personal thing. It's frustrating at times and can feel like a difficult, stressful topic to talk about with someone. Luckily, that's exactly why we're here – to simplify the borrowing process (and make it a little less scary).

Here are some of the top questions we're asked about loan approval.

Q: How does my credit score factor into the approval process?

A: Less than you'd think. Your score is calculated by how you use your available credit limits and pay history; however, it doesn't include the human factor. For instance, MembersFirst considers the length of time you've been at your job, your history as a member with us and the necessity of the loan. We know credit scores and reports don't tell the whole story, so we make sure to ask. Your score determines your interest rate more than your chance of approval.

Q: I always make my payments on time, so why is my score so low?

A: While making payments on time is the number one thing you can do to help support positive credit history, other factors like length of credit history, available credit, types of credit, collection items, judgments and much more can adversely affect your score and credit history. Finding the perfect balance for your credit score is tricky.

Here are a few credit Do's and Don't's:

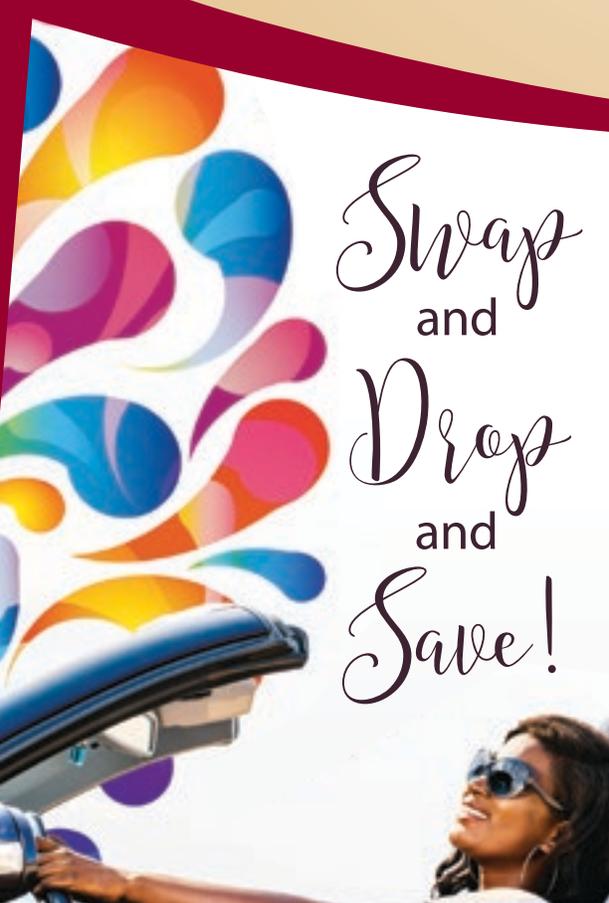
- ✓ Do make payments on time, every time.
- ✓ Do aim for revolving or credit card balances 30% or less of your available credit limits.
- ✓ Do pay off collection items and send proof to reporting agencies.
- ✓ Don't take on too many new lines of credit too quickly – let your credit 'rest'.
- ✓ Don't concentrate all your debts in one category. Diversify your credit. (Auto loans, mortgages, credit cards and personal loans are categories most often found on credit reports.)

Q: I understand job and credit history are important to the approval process, but I have limited job and credit history – what can I do to build credit for myself?

A: With or without a co-borrower, credit-building loans and low-limit credit cards are a great way to start. Turning saved cash into a secured loan also shows a lender you're serious about building credit for future borrowing events. It's important to keep in mind building credit doesn't happen overnight. It takes time, patience and commitment to making payments and living within your means.

Q: So, what can I do right now to help myself?

A: That one is simple – let us help you! We want you to succeed financially. Your Credit Union always has your best interest in mind. That's why we'll work with you to find the best financial solutions, even if it means reviewing and suggesting offers you've received from other financial institutions. Consider allowing MembersFirst to review your current credit profile and help guide you on your journey to strong, healthy credit.



Swap
and
Drop
and
Save!

Apply now to drop your rate by 2% to as low as 2% APR!*

Now through November 30, 2017, MembersFirst Credit Union will **DROP** your rate by 2% to as low as 2% APR* when you **SWAP** your auto loan from another lender to MembersFirst.

Refinance your auto loan today.

You could pay off your car loan sooner or save a few dollars each month. **Plus, make no payments for 90 days!*****

Applying is easy:

- 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. 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. Finance charge begins from date of funding and is repaid over the term. Loans booked under the Swap-And-Drop Promotion will be subject to the same LTV and overall loan amount guidelines established in the Vehicle Loan Policy. Offer not available on existing MembersFirst auto loans. All loans are subject to credit approval. First payment due date may vary based on re-payment terms. Offer ends November 30, 2017. Program, terms and conditions are subject to change without notice. Visit MembersFirstGA.com for all available rates and terms.

★ CU Happenings!



- 1. Dorsey Tire** – Proud to support our friends and members at Dorsey Tire's annual open enrollment meeting! Thank you for having us!
- 2. Senior Toga Day** – MembersFirst Student-Employees at our Hiram High School branch ditched their standard uniforms for a day for Senior Toga Day. #Classof2018
- 3. Ready. Set. GO! Back to School!** – Just like these superheroes, we're here to serve and protect you and your finances! We enjoyed our time at the Ready. Set. GO! Back to School event in Savannah!

Coming Soon in Loans

Borrow up to \$2,000 with the 2017 **Holiday Loan**. Plus, look for details on our website and in your mailbox on the **Winter Skip-A-Pay** promotion...all coming soon.



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

Fulton County

Atlanta Medical –

Main Campus

303 Parkway Dr.
Atlanta, GA 30312

Sandy Springs

8010 Roswell Rd.
Suite 150
Roswell, GA 30350

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

24-Hour Lending Service

membersfirstga.com

Mortgages

(404) 978-0080

Phone Banking

Metro Atlanta
(404) 978-0089

Savannah
(912) 352-0059

Website

membersfirstga.com

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



NCUA

13030-NL-0917



simplifyyourfinances.com

