

First F^{ORUM}

Take the Guesswork out of **Financing**

You needed a car, your old car was costing you more than it was worth just to keep it on the road. Or, maybe you decided it was time to step up your game so you went out, did your research, found the car you wanted and you bought it. Ahhh! You're happy with your new car but now, you're a year or two in and you start asking whether or not you did the right thing with the financing of your new car. That's not an uncommon feeling. Many people think about buying a car; they focus on either the price, the rate or the payment amount. Not much time is spent on the actual financing of the vehicle – the terms, the value, the rate and the payments. As a result, you can find yourself in a situation where you're paying more than your car is worth, you're paying for it way after the value of the vehicle has declined or you just can't make the payments on time.

Fortunately, the team at MembersFirst focuses on the big picture. We're experts in financing. Recently our loan officers sat down with the management of the credit union and brought the situations their members face on a daily basis, to their attention. As a result, the credit union revamped its entire rate and financing structure to help members get the vehicle they want at a rate they've earned with a payment they can afford. Rates are now as low as 1.90% APR with terms up to 84 months.* We continue to lend according to your credit history and we take all factors into consideration – the age of the car, the mileage, your job history, your credit score and we assess your application as an individual case. It's the best of all worlds.

If you recently bought a car and financed it elsewhere, stop by and see if you can get a better deal in our Swap, Drop and Roll promotion. **We'll drop your existing rate at another lender by 2% to as low as 1.95% APR and roll your payments forward for 90 days.**** And if we can do better than that, you can trust that we will!

*APR is Annual Percentage Rate.
**Terms and conditions apply. Offer good through October 31, 2014.

FALL 2014

Holiday Closings

Columbus Day
Monday, October 13, 2014

Veterans Day
Tuesday, November 11, 2014

Thanksgiving
Thursday, November 27, 2014 and
Friday, November 28, 2014

Christmas Eve
Wednesday, December 24, 2014 – Close at noon

Christmas Day
Thursday, December 25, 2014

CU Succeed™ Scholarship

Natanim K. from Daniell Middle School in Cobb County

Tameshia P. from Chamblee Middle School

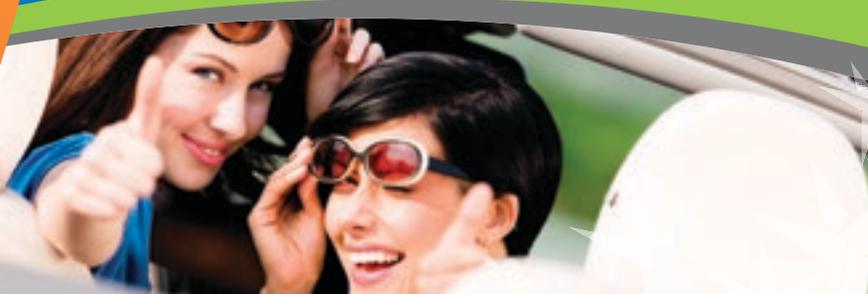


Holiday Loans are just around the corner. You can borrow up to \$2,000 for 10 months at 13% APR. Applications available on Monday, October 27, 2014.

Christmas Club Savings

The funds from Christmas Club savings accounts will be transferred to members' primary savings account on Wednesday, November 5, 2014.

Happy shopping!



CU cents

Helping You Afford Life...

Increase your Personal Financial Literacy

In keeping with the age old philosophy of credit unions – People Helping People – credit unions have launched a campaign that speaks directly to that mission – *Helping People Afford Life*. Life is more than the vicious cycle of “work, eat, sleep, repeat.” It’s about family, ownership, security, affordability and quality of life, just to name a few things. It’s more than just survival. Affording life means having time, money and peace of mind to actually enjoy special moments and the things that mean the most to you. Our goal is to help you get to the peace of mind you seek; that place where you are comfortable that your finances meet the day-to-day needs but also allow you to afford things or getaways and experiences that rejuvenate you so you can succeed and thrive in the vicious cycle.

Our tip for you this quarter is to **increase your personal financial literacy**. Take some time to read a financial article at least once a week. It may be as simple as reading an article about starting an emergency fund, or understanding how to plan your next vacation affordably or how to start couponing. Whatever it is, it should help you be more effective in some aspect of your finances. It should give you a new perspective. The more you know, the more empowered you will be to start making the right financial decisions for you and/or your family. You can visit the financial education section on our website and read articles about any financial topic, participate in the monthly financial challenges or listen to podcasts about various topics. Don’t wait for the New Year to make a change – start today. Implement some of the things you find and share the results with us on our Facebook page at <https://www.facebook.com/MembersFirstCU> or tell us about it the next time you stop by a branch.



It's the Most Wonderful Time of the Year... to Prepare for the Holidays!

Oh, the holidays! As much as we love and enjoy the holidays, they can sometimes bring on stress and become a bit overwhelming. But, it doesn't have to feel this way. By tackling some of the most stressful parts of the holidays now, you could be way ahead of the game come December 1st! Try some of these helpful suggestions to make planning for the holidays a success and a piece of cake!

- 1. Set aside money now.** It's always great to start saving money as early as possible for the holidays. To help do so, try cutting back on some unnecessary spending. For example, avoid eating out for lunch every day and put that extra \$6-\$8 you would normally spend toward your holiday savings. Another painless way to help put money aside is by setting up an automatic deposit to a Christmas Club account.
- 2. Have a budget.** Have a set budget for what you want to spend. Once you have your budget, stick to it. This budget should be non-negotiable, for example, \$100 means \$100, not \$150. Also, be sure to keep a running log of what you spend to make sure you have not gone over your budget.
- 3. Make a list.** Write down everyone you plan to buy a gift for, no matter how small the gift may be. Include ideas of what to give each person, along with the maximum amount you're willing to spend. Don't forget to list all people who will receive holiday tips, such as your doorman, babysitter or mail carrier. This will help you manage your holiday budget.
- 4. Start shopping now.** Don't wait until Thanksgiving to start buying gifts. Keep your eyes open all year round for items friends and family would like. Shopping months ahead means you can make the most of sales and seasonal pricing trends. Early shopping also gives you the chance to pick up nonspecific gifts at bargain prices.
- 5. Use debit instead of credit.** Leave the credit cards at home. Using debit automatically forces you to spend only what you have and allows you to avoid paying interest.



Safety on the Social Scene

Protect your information while you're here, there and everywhere



Now that the holiday season is around the corner, your online activity and spending is likely ramping up. There's no doubt that the Internet and social media will play a major role in your shopping, planning and reconnecting with family and friends. Since our online and wireless devices are so integral for our day-to-day activities, we've provided some tips to help you protect your money and your information while you're here, there and everywhere:

- **Regularly monitor your financial records.**

It's important that you keep up with your transactions and frequently check your account. You want to look for any unusual activity that could possibly be fraudulent.

- **Be cautious of posting personal information on social media.** When on sites such as Facebook or Twitter, make sure that you aren't posting too much personal information. The more information you post, the easier it is for someone to steal your identity.

- **Be wary about links on social networking sites.** Watch out for messages or posts that contain links. Even though the links may appear as if they are coming from someone you know, it could possibly be spam and fraudulent. The links could be attempting to gain control of your computer or mobile device to steal your personal information.
- **Have backup.** Protect your valuable work. Keep a second copy of important emails or documents and store them safely.
- **Use anti-virus software.** Having this software helps to create a barrier that prevents hackers from accessing your information. Make sure you have the latest software installed and keep it updated.
- **Fight back quickly.** In a situation where you notice there has been unusual activity on your account, it's imperative that you contact your credit union as soon as possible. The sooner your credit union is aware, the more quickly it can be addressed. Most times your credit union will already have noticed the suspicious activity and taken the proper steps in protecting your account.

YOUR CREDIT UNION...YOUR MORTGAGE...

Simplified

Now that the housing market is making a comeback, today is a good day to evaluate your options for a home of your own. You know that your credit union offers great rates on auto loans and personal loans, but have you considered your trusted credit union as your partner in owning a home?

MembersFirst is one of several credit unions that own CUFS, a mortgage company that is owned by credit unions and operates solely to serve the home financing needs of credit union members throughout Georgia.

The nation's credit unions count 90 million members and their national trade association, Credit Union National Association (CUNA), estimates members save \$8 billion per year thanks to better interest rates and reduced fees!

With 20 years of experience in the home-buying process, CUFS has a thorough understanding of the real estate market. Through CUFS, we offer highly competitive rates and excellent member service – things you expect from a mortgage lender. Beyond that, you can also expect to be heard. Representatives listen to your needs and goals and incorporate both into the advice you receive, helping you choose the right mortgage option for you. After all, obtaining the right mortgage

is one of the biggest decisions you will make in your life! The type of loan and the repayment options you choose will most likely determine how comfortably you will live today and in the future.

If you are considering the purchase of a home, let us be your partner. Speak to a Member Advisor today, and we can get you started on the right track to home ownership.



★ CU *Happenings!*

Welcome Fidelity Federal Credit Union Members!

We're excited to welcome the members and employees of Fidelity Federal Credit Union to the MembersFirst family. On October 1st, Fidelity Federal Credit Union officially merged with MembersFirst Credit Union. Fidelity Federal is located on Roswell Road in Sandy Springs and serves the residents of Sandy Springs, Georgia.

Why we're excited about the merger

The merger will add over 5,000 members to the MembersFirst family.

It provides the opportunity to offer additional products and services to all members and expands the footprint of the credit union into Sandy Springs. That means an additional branch to transact business for the members of MembersFirst and 7 for Fidelity members. Plus, we'll add two surcharge-free ATMs to the network.

The merger makes our credit union stronger. We'll have over 23,000 members, assets of over \$142 million and 8 branches; allowing us to offer more competitive loan rates and services to meet your changing financial needs.

How we know the match up works

MembersFirst and Fidelity share a similar operational and member service culture. We're both committed to excellence and exceptional member service. We'll use the combined resources to expand our services, increase the marketing and visibility of the credit union and grow the membership.

In the coming weeks, there will be some interruption to a few of the services at the credit union. Our goal is to keep the interruptions to a minimum. We'll be sure to communicate those services and times with you through our website and FlexTeller.

We hope you are as excited as we are. As we grow, you grow and our commitment to excellence continues.

As our name says, we will always put our members first!



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



NCUA

Know Before You Go!

Be safe while you travel using your Visa® Card.

Before you go on your trip, always check the spending limits or restrictions on your card. Your Visa card may have daily spending or withdrawal restrictions. Be sure you have enough funds in your account and that your payments are up to date.

You can also contact us at (404) 978-0080 and request an increase to your spending limit if needed!

Mobile Banking



If you haven't started using the Mobile Banking App for your Apple® and Android™ devices, you're missing out on the flexibility and convenience of banking on-the-go. Our Mobile Banking offers the convenience of information on your available balance, quick transfers between accounts, bill pay, branch and ATM locators, loan applications and so much more while you're on the go. Download the mobile app in the Apple® App Store and on Google Play™. Search for MFCU and look for the Star Guy logo!

