

First FORUM

SPRING 2014

Spring Cleaning Your Finances:

4 steps to a fresh start with your finances

By Jean Chatzky



When it comes to spring cleaning, you probably go through and get rid of all the junk in your garage, throw out everything you haven't touched in your fridge and wash and scrub your whole house down. But one thing you shouldn't forget about is your personal finances. Just after tax season is the perfect time to do an annual evaluation and reorganizing of your budget, bank accounts and debts.

1. Declutter. Start by collecting everything so it's all in one place. Throw it all on the dining room table if you'd like. Then walk away. Why? Because this task is often too overwhelming to tackle all at once.

"You're going to spend several sessions on this, so break it up into a few steps," says Julie Morgenstern, author of *Organizing from the Inside Out*. "First, you collect from every nook and cranny—the bottom of every handbag—and bring it all together. Then you sit down and categorize the papers." It helps if you design a system for each category. Mine is simple: If it's bank or bill related, it lives online and I can shred the paper copy; if it's a tax record, legal document or warranty, it goes in a file.

2. Removal. When I clean my kitchen, I tackle the fridge and get rid of anything questionable. Pulling out a tomato from last month isn't my favorite job, but the financial equivalent is more fun because it puts money in your pocket. So, dump the rotten tomatoes from your budget. Are you still watching HBO or did your favorite show end in the fall? If it did, cancel until next season. Ditto for the gym—most will let you put your membership on hold, until you are ready to use it again. Are you using all of your cell phone minutes or could you downsize to a cheaper plan? If you perform this exercise correctly, you could save \$50 a month—likely more.

3. Polish. Shine up your credit as well as your countertops. You're entitled to three free copies of your credit report a year, one from each major credit bureau, and I recommend spreading them out every four months (April just happens to be the fourth month of the year). The report will show you where you stand and tell you what you need to do to give your report a good scrubbing. One quick action: Pay down high-interest-rate debt, which is costing you money and, depending on your credit limit, could be costing you valuable credit score points. Aim to keep your utilization ratio—the amount of credit you're using compared to the amount you have available—under 10%.

4. Sweep. Okay, this is a bit of a stretch, but I'm going to go for it anyway. I want you to sweep any extra cash you have into savings. Continue the trend throughout the year. It's a great time to start this habit. If you have a tax refund burning a hole in your pocket, dump it into a savings account before you're tempted to blow it on those golf clubs you've been eyeing but know you'll hardly have time to use.

Holiday Closings

Memorial Day

Saturday, May 24, 2014 and
Monday, May 26, 2014

CU Succeed™ Scholarship Winners



The winners of the last CU Succeed drawing were **Camalie Young** and **Mitchell Harper**. The next drawing will be in August, 2014.



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CU cents

Why Do You CU?

"You're like the Tom Hanks of the banking world. You're likeable, you're everywhere and you weren't misbehaving...To me, credit unions embody timeless values—the spirit of community, importance of volunteerism and the need for integrity and high standards." These were the words of Former Secretary of State, Madeline Albright, as she addressed over 4,000 credit union executives, representatives, staff and volunteers at the 2014 Governmental Affairs Conference in Washington D.C. this February.

These words bring a sort of warm and fuzzy feeling to an industry that has been in the news a lot in recent times. The world of "banking" is not generally known for its likeability, good behavior and integrity, let alone volunteerism and community—for the right reasons anyway. As such, it bears emphasizing that **credit unions are different from banks. The Credit Union difference** speaks directly to these points—We are a not-for-profit cooperative; we are member-owned; we are governed by a volunteer board of directors; we serve the communities in which we operate; and we maintain a high standard of integrity in all our operational and loan decisions.

MembersFirst Credit Union—YOUR credit union—has grown to over 18,000 members and \$114 million in assets because of the trust that you, our member-owners, place in us. Whenever our members come to us for loans, we view it as an opportunity to facilitate their financial growth and ownership so we keep our rates low and competitive. We value the opportunity to serve our members by providing unique lending programs that allow them to reduce and manage their debt and afford life. We work every day to find ways to simplify the lives of our members through our online and electronic services. We embrace the opportunity to sit with our members on any given day and help them remove the barriers to their financial well-being.

Each year, the credit union staff spends time in the school district reading and mentoring children. In many cases, staff members assist teachers in providing practical financial education in their classrooms. They volunteer and raise money for causes like Relay For Life. Your credit union continues to put you first. We are committed to maintaining a professional and friendly environment where our members are confident that they are receiving quality products that help improve and simplify their lives. We'll continue to operate in the spirit of community, living out our belief in the importance of volunteerism and, most importantly, maintaining the highest standards of integrity. This is why we CU! Tell us, Why do you CU?

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 [Twitter https://twitter.com/membersfirst_cu](https://twitter.com/membersfirst_cu)



Join The Conversation!

Do you tweet, post, or follow? We do! Come visit our social spaces on Twitter @MembersFirst_CU and Facebook.com/MembersFirstCU. We want to hear from YOU! Let us know what you love about your credit union and what you want to see more of!

Hear what your fellow member-owners are saying. Like our name states, we are all about putting the concerns and needs of our members FIRST! We want you to have the utmost confidence that your financial wellness is in good hands. Join the conversation and keep us posted on what's happening with you. Stay informed on how your credit union is serving your community. We even provide nuggets of financial tips. It's your social space—Own It.

LIKE us on Facebook at MembersFirstCU and TWEET us @MembersFirst_CU.



Your Privacy Notice

MembersFirst Credit Union is committed to the privacy of our members. Under federal law, we are required to provide you with a privacy notice. It describes our credit union's privacy policy and practices regarding the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union. We do not sell your personal information to anyone.

If after reading this notice you still have questions, please contact us at:

Member Services
MembersFirst Credit Union
P. O. Box 33189
Decatur, GA 30033-0189
OR (404) 978-0080

Information We Collect and Disclose About You

We collect nonpublic information about you from the following sources:

- Information we receive from you on applications and other forms;
 - Information about your transactions with us or others;
 - Information we receive from a consumer reporting agency;
 - Information obtained when verifying the information you provide on an application or other form. This may be obtained from your current or past employer, or from other financial institutions where you conduct financial transactions.

Disclosure of Information to Parties That Provide Services to Us

In order for us to conduct the business of the credit union, we may disclose all the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements, so that we may provide competitive products and services. We may also disclose nonpublic personal information about you as permitted by law. These disclosures typically include information to process transactions on your behalf, conduct the

operations of our credit union, follow your instructions as you authorize or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure of Information About Former Members

If you terminate your membership with MembersFirst Credit Union, we will not share information we have collected about you, except as may be permitted by law.

How We Protect Your Information

We allow access to nonpublic personal information about you to only those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards to guard your nonpublic personal information.

What You Can Do to Help Protect Your Privacy

The credit union is committed to protecting the privacy of members. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, personal identification numbers (PIN), and passwords. Never keep your PIN with your debit or credit card as it can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, Social Security numbers and other personal information to other persons. If someone calls you, explains the call is on behalf of the credit union and asks you for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent activity or unauthorized use of an account, we will attempt to contact you immediately. If your address or phone number at home or work changes, please let us know.

If you have questions concerning this notice, please do not hesitate to call us at (404) 978-0080. We are here to serve you.

Annual Meeting Update

The Annual Business Meeting for the members of MembersFirst Credit Union scheduled for Tuesday, February 18, 2014 was postponed due to inclement weather. It was held on February 25, 2014. The credit union President/CEO, Terry Hardy, reported that during 2013, loans to members grew over 12% to about \$79 million. Total assets grew about 4% to more than \$114 million. Additionally, the credit union welcomed more than 1,100 new members and is now more than 18,000 members strong. We thank you for your continued loyalty and support.

Your Volunteer Board of Directors

Jack Hague
Lloyd Rucker
Nancy Lawson
Nancy Ward
Donna Lewellyn
Don Remillard

Chairman
Vice Chairman
Secretary
Assistant Secretary
Treasurer
Assistant Treasurer

Willie Drain
David Makkers
Billy Reid
Don Neunaber
Lee Underwood
Joe Van Horn



★ CU *Happenings!*

WWW.MEMBERSFIRSTGA.COM Has a New Look Exciting Website Changes Coming Soon



We're excited about the upcoming launch of the newly redesigned website. The new design is all about optimizing your online experience. The updated website, with a new look and feel, makes navigation easier, finding specific information faster and reminds you why you became a member in the first place.

Here are some features that you are sure to love:

Simpler, Faster Navigation:

Our homepage features a bold new look, which makes signing into online banking,

opening an account or applying for a loan easier than ever. The navigation tabs have even been simplified to help make finding information stress-free! We've removed the clutter so you can get to what you really need that much faster, including applying for a loan or opening an account. Plus, you have access to special offers for members only.

Better Viewing Experience On-the-Go: Since our members are always on-the-go, we've redesigned the site to be mobile responsive. That means that instead of scrolling, panning, resizing and pinching to read the text, you'll have an optimal viewing experience no matter how you access our website. We're sure that the redesigned website gives our members an even better understanding of our products and services while allowing faster and easier navigation to the things you need. Our website address is still www.membersfirstga.com.

If you currently use the mobile banking app on your smartphone or tablet, **you will need to visit the Apple App® Store or the Google Play™ store to download / update the new app.**

VERY IMPORTANT: In accordance with greater security requirements, you will be asked to register your mobile device once you download the updated app.

YOU WILL ONLY NEED TO REGISTER YOUR DEVICE ONCE.

Please check our website at www.membersfirstga.com, your mail and email and our Facebook and Twitter pages for updates on when the NEW app will be available.



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Mortgages
(678) 658-4466

Phone Banking
(404) 978-0089

Website
www.membersfirstga.com

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



NCUA

NEW AND IMPROVED MOBILE APP COMING SOON

MembersFirst will release a new version of its Mobile Banking Application in the **Apple App® Store and on Google Play™**. The new app will provide you with a more comprehensive view of your account and transaction history, including pending electronic deposits and debits as well as holds on your account. Additionally, a fully mobile version of Bill Pay is available to you without an additional sign in. The new mobile app will make your on-the-go banking faster and simpler.

