

First FORUM

SPRING 2016

Holiday Closings

Memorial Day

Saturday, May 28, 2016
and Monday, May 30, 2016

Independence Day

Saturday, July 2, 2016
Monday, July 4, 2016

CU Succeed Scholarship Winners:

Congratulations to the winners of the 2015 CU Succeed Winter Scholarships: **Rachel Ellis** and **Camalie Young**. The next drawing will be held August 2016.



simplifyyourfinances.com

OVERDRAFT PRIVILEGE – Friend or Foe?

Avoiding Costly Overdraft Protection Fees

We've all done it a time or two: miscalculated a deposit or forgot to record a debit, causing a bit of embarrassment in the checkout line. Luckily, Overdraft Privilege / Courtesy Pay (ODP) has been there to save us. Though Overdraft Privilege / Courtesy Pay is there to cover accidental or occasional overspending in your checking account, it shouldn't be your first resort when funds are tight. ODP is a service offered by the credit union to assist you in those occasional "oops" moments. Recently, MembersFirst offered the opportunity for you to overdraft your account when using your Visa® debit card. To access ODP for your debit card, you must choose to opt in. Keep in mind, while there isn't a fee to have the service, tapping into ODP could prove to be costly if not monitored.

Avoiding Overdraft Privilege fees is as simple as making sure you follow a few guidelines.

Know before you go. What was once a \$5 meal at your favorite fast food place could end up costing you a lot more should you exceed your available balance. Take a look at your balance before heading out to make purchases. Use FlexTeller Online Banking or use our Mobile App available in Google Play™ and the Apple® App Store.

Stock up on funds in savings. A transfer from savings to cover overdrafts in your checking account will always cost you less in fees than accessing Overdraft Privilege. Available funds in your savings account are accessed first, to minimize the fees and the amount your account goes negative. There is a fee for this. If you have a cushion of funds available in your savings account, make the transfer from savings yourself and avoid an unnecessary fee.

Reevaluate expenses. While it's true ODP can save you from the embarrassment of a bounced check or declined charge, take a moment to review your budget. If you notice you're using Overdraft Protection frequently, reevaluate your expenses and see if there are areas you could cut back. Try paying cash for smaller transactions when possible.

Set alerts. Wondering if your balance has fallen below a certain dollar amount? Set up email alerts via FlexTeller to ensure you're always in the know. No more guessing games where your balance is concerned.

Check your statement. Every month, the credit union lists the total amount you paid in fees for that month. Check that amount every month, and it may shock you into reality. Make sure you're managing your account appropriately; that number should be going down each month. Make changes where necessary.

These are just a few ways to avoid unnecessary fees and keep more of your hard-earned cash. If you have questions about Overdraft Privilege / Courtesy Pay or Overdraft Protection, check out our website at www.membersfirstga.com, stop by or give us a call at (404) 978-0080. If you're unsure about the service, talk to a member advisor about whether Overdraft Privilege is right for you.

CU cents

CHECK YOURSELF

Arm Yourself Against Check Fraud

Your personal and financial safety is very important to us. Over the past few issues of the First Forum newsletter, we've covered multiple topics related to protecting your identity and your money. This quarter, we want to remind you of ways to protect yourself against a more "traditional" form of fraud – CHECK FRAUD.

Although fewer people are writing checks for everyday bills and expenses, criminals today can defraud you and your financial institution quite easily with a blank check taken from your checkbook, a canceled check found in your garbage or a check you mailed to pay a bill. Fraud professionals have become increasingly skilled and sophisticated in accessing and altering information thanks to advances in readily available technology. Here are some tips to help you arm yourself against check fraud:

- 1. Review company checks for security features, logos and company names.** When you receive a check from a business or financial institution, ensure that the security features are incorporated into the check. Most corporations have these security features printed on the face of the check.
- 2. Guard your account information.** Store your checks, statements, deposit slips and canceled checks in a secure location. If you have a checkbook, NEVER leave it in the car or in the open. Limit the amount of personal information on your checks. Exclude Social Security, driver's license and telephone numbers from your checks.
- 3. Be assertive.** If someone pays you with a cashier's check, have them accompany you to the credit union or bank to cash it. If at all possible, only accept a check during normal business hours so you can verify whether it is legitimate. Make sure you obtain identification information from the individual.
- 4. Be specific with your payee.** Don't make a check payable to cash. If lost or stolen, the check can be cashed by anyone. If you need cash from your account, visit a branch and do a withdrawal. Otherwise, visit a surcharge-free ATM.
- 5. Last but not least: If it's too good to be true, ask questions.** We'd all like "someone" to send us some money, a windfall of cash, a much-needed boost to our cash flow or "a gift from beyond" – but don't be fooled. Scammers and fraudsters prey on our emotions and our hardships. If you weren't expecting a check or notice that the payment you received for a job you did is for more than what you were due, BE CAUTIOUS.

Luckily, your credit union is here, checking and double-checking you (pun intended) so that your finances are protected. We ask a lot of security questions; we question the source of your funds when you make a deposit; we review your account history with you when you call and we do not email confidential account information or statements through the open Internet. We do these things to make sure your information is safe. If you're in doubt about a check you received, come see us; we can help you determine if it's legitimate before you make a deposit.

Visit our blog at simplifyyourfinances.com and learn more about protecting yourself from check fraud.



Budgeting Basics

Whether you're planning your first budget or re-evaluating your current budget, the ground rules below will set you up for success.

- 1) Budgeting is about confidence, not guilt.** A budget lets you fully understand where your cash is going each month – so you can design a plan that allows you to truly enjoy your money.
- 2) Stop comparing yourself to others.** An effective budget is tailored to your specific wants and needs, with categories based on where you live and work, what your goals are, etc.
- 3) Be real about your income.** Calculate your monthly take-home pay after taxes and other deductions have been taken into account.
- 4) Savings is an expense, too.** The only way to take your savings seriously is to give it the same priority as your living expenses.
- 5) Look to your budget instead of your balance.** Your account balance can't communicate how much money needs to be left untouched for future expenses, so check your budget instead of your balance before spending money.
- 6) Prepare for emergencies.** Emergency funds should be a separate category from general savings and should only be accessed for real emergency situations.

For advice on creating a budget that works for you, give us a call or stop in to talk to one of our member advisors today!

GET PRE-APPROVED AND FIND YOUR NEXT VEHICLE AT ENTERPRISE CAR SALES!

Enterprise Car Sales has been a trusted partner for over 10 years. With more than 250 makes and models of late-model, low-mileage vehicles at low, no-haggle prices, you will finally experience that worry-free car-buying environment you've always hoped for! View the inventory at www.enterprisecarsales.com and call **(866) 227-7253** to make your vehicle selection appointment today!

Post-Conversion: Useful Things to Know

We are excited that the members of Chatham Federal Credit Union now have access to all the products and services available at MembersFirst Credit Union. We've listed a few updates to previous Chatham products and services we think you might find important.

The **routing number** of the credit union is now **261174432**. While the former Chatham Federal Credit Union Routing Number will continue to work on your checks and most scheduled automated deposits and debits, you may need to update the routing number for direct deposit from your employer. Please continue to use your checks, debit cards and credit cards with the Chatham name.

Bill Pay

Bill Pay is now a free service to all checking account holders. If you used Bill Pay before, the payees and scheduled payments were transferred. When scheduling payments, be sure to make note of processing and expected delivery dates. All payments will be processed as usual. If you have a checking account and have not enrolled in our free Bill Pay, try it today!

Mobile Deposit

If you haven't downloaded our Free Mobile App, be sure to visit the Apple® App Store or Google Play™ and search for 'membersfirst'. Once you've downloaded the App, you can view all of your accounts at the credit union, transfer between accounts, see pending deposits and holds and make a check deposit with your phone or tablet. Check deposits through Mobile Deposit may be subject to a hold.

Phone Banking

The number for the 24-Hour Phone Banking, if you live in the Savannah area, is (912) 352-0059. A complete list of the action codes needed for Phone Banking is available on our website.

For more information about our Mobile Check Deposit and our 24-Hour Phone Banking, visit our website at www.MembersFirstGA.com.

We are always available to answer questions and help you navigate the online services we provide. If you are in the Savannah area, please call (912) 352-2902. If you are in the Atlanta area, call (404) 978-0080. You can also email us at feedback@membersfirstga.com.

We're glad to have you as a member and hope you enjoy the new opportunities available to you as a result of this partnership.

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
PO 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 forms. This may be obtained from your current or past employers 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 restrict access to nonpublic personal information about you to 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 (PINs) 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 or unauthorized activity or 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.

★ CU Happenings!



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- MembersFirst was happy to be the prize sponsor at this year's Candler Clays, benefiting The Nancy N. and J.C. Lewis Cancer & Research Pavilion. Check out our awesome skeet shoot team.
- They say you're busier in retirement. Thank you, Bonnie, for the 26 years you dedicated to serving our credit union family. We wish you well in your retirement!



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- If you've never attended the Student Success Expo in Chatham County, you're missing out! MembersFirst provided face painting while students of SCCPSS provided the entertainment. Check out these fancy faces; we can't wait 'til next year!
- The age-old question: What do you want to be when you grow up? While some are still trying to answer this question, students at East Paulding HS are getting a jump on things at their annual career fair. Here's Angie Holland with EPHS student and one of our very own members, Erica Butler.
- The only way to successfully celebrate winning a fundraiser is with a pizza party! Congratulations to Mrs. McCleery's fifth grade class for raising \$313 of the school's total (\$2,686) in support of Pennies for Paulding!



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-0316

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

www.membersfirstga.com

Your 2016 Board of Directors:

- Jack Hague – Chairman
- Lloyd Rucker – Vice Chairman
- Nancy Ward – Secretary
- Willie Drain – Assistant Secretary
- Donna Lewellyn – Treasurer
- Don Remillard – Assistant Treasurer
- Richard Dalrymple
- David Makers
- Billy Reid
- Lee Underwood
- Joe Van Horn
- Douglas Reed
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Drab to Fab!

Apply for a
Home Equity Line of Credit
with MembersFirst Credit Union, today:

- No application fee
- We'll pay the closing costs when your first draw is \$5,000 or more
- Low, adjustable rates as low as **4% APR***
- Easy access to your funds through FlexTeller Online Banking

*APR=Annual Percentage Rate. See membersfirstga.com for details.