

First FORUM

WINTER 2015



2014 - 'Twas a Year of CHANGE AND GROWTH!

2014 was a great year for your credit union. We introduced several new products and service enhancements, including the Credit Establishing Loan (which helps younger members establish credit and assists credit-challenged members in re-establishing themselves), and revamped our auto loan rate table. Our auto loan program now offers more flexible terms, a variety of payment options and rates as low as 1.90% APR* – opening the doors of ownership to more members.

In the first quarter, the credit union was approved to expand the field of membership to include employees at Atlanta Medical Center's main campus. Plans are underway to open an office in the hospital's basement in the first quarter of 2015.

The second quarter brought a new level of on-the-go convenience to members with the re-launch of our Mobile Banking App available in the iTunes® and Google Play™ stores. The new app offers mobile loan applications, mobile bill pay, and branch and ATM locator service with access to your phone's GPS. Members can view holds, pledges and pending ACHs and make transfers between joint accounts.

In the third quarter, www.membersfirstga.com got a facelift! We revealed the website's new look and feel in July. The new website is easier to read and allows for faster access to relevant information. Additionally, we partnered with Member Showroom to increase auto-buying convenience. This free, online auto-buying service lets members shop for the best price on vehicles at a variety of certified dealers, as well as obtain a price guarantee and a free TrueCar® vehicle report.

Finally, in October, we merged with Fidelity Federal Credit Union in Sandy Springs, Georgia. Fidelity Federal has a long history of service to the employees and retirees of General Motors and to Sandy Springs residents. As we move forward together as MembersFirst Credit Union, we're proud to offer expanded products and services as well as additional branches and ATMs. The credit union now has assets of over \$142 million, approximately 23,000 members, eight branches and 68 employees. We completed the year with the relocation of our Douglasville branch, which features more space, a drive-through, drive-up ATM and additional parking.

We are confident that we can facilitate even more growth and enhancements in 2015 with the help of our members. Thank you for the confidence you continue to place in us. We remain committed to putting our **members first** in everything we do!

Holiday Closings



Martin Luther King, Jr. Day
Monday, January 19, 2015

Presidents' Day
Monday, February 16, 2015

Annual Meeting

The annual MembersFirst Credit Union members' meeting will be held via video/phone conference among the offices at North DeKalb Mall, Douglasville, Hiram, Sandy Springs and WellStar-Kennestone Hospital at 3:00 pm on Tuesday, February 10, 2015. The nominating committee of the Board of Directors has nominated the following members for re-election: Richard Dalrymple, Jack Hague, David Makers, Lloyd Rucker and Lee Underwood. Additional nominations are accepted through applications available at each branch.

CU Succeed™ Scholarship



The CU Succeed Scholarship Drawing will be held on Monday, January 5, 2015. Please turn all report cards and transcripts in to your local branch by Saturday, January 3, 2015.



*APR=Annual Percentage Rate.



Build Your Credit

Change the Face of Your Credit “Selfie” with a Credit Establishing Loan

If you’re having trouble racking up the “likes” on your credit, it may be time to take a “credit selfie” and look at your credit report. Strong credit is an absolute necessity for home and auto ownership, so now is the time to build or improve your credit with our new Credit Establishing Loan!

If you answer “yes” to any of these questions, the Credit Establishing Loan may be right for you:

1. Are you a young working adult* with no credit history and getting ready to go to college?
2. Have you been declined for a loan because you have no credit history?
3. Are you thinking about buying a car or a home but don’t know how to get started?
4. Are you considering opening a credit card just to get some credit established?
5. Have you been through a rough patch and want to get back on track?

Designed to assist members with no or limited credit history, the Credit Establishing Loan:

- Allows you to build your credit in a safe and effective way.
- Offers a reasonable fixed rate that is determined based on your current history. Rates start as low as 6% APR.**
- Offers a short, manageable term with affordable payments.

Our loan officers will review your credit report with you and discuss your options so you can begin to establish a strong credit history at a reasonable pace. Here’s how it works:

- You may borrow as little as \$500 or as much as \$2,500. (The more you borrow, the longer the term.)
- The funds are placed in your MembersFirst savings account for the term of the loan.
- You will make monthly or bi-weekly payments for the full term of the loan.
- Each month, MembersFirst will report your repayment history to the credit bureaus.
- When the loan is paid in full, you can withdraw the funds.

Call **(404) 978-0080**, visit **www.membersfirstga.com** or stop by your nearest branch to learn more. Let us help increase the likes on your credit selfie today!

*Members under the age of 18 will require a co-signer on the loan.
**Loan terms and rates are determined by member credit history. Members with negative credit history will be charged a higher interest rate.



Drive Home a Deal

If you’ve been dreaming of a new car – something with a little more zoom or a little more room – MembersFirst is here for you. When you finance your ride with us, you’ll enjoy bigger savings and a better overall experience than the dealerships or other financial institutions can offer. That’s because we’re here for YOU – not to make a profit. Our credit union status enables us to provide the low-rate financing you need and all the high-value benefits you deserve. Just see for yourself!

Small Rates = BIG Savings

We offer competitive rates so you can buy the ride of your dreams and send your savings into overdrive.

No Money Down? No Problem

100% financing is available for both new and used vehicle purchases. What’s more, our flexible terms keep your monthly payments affordable.

Your Car – Your Way

Simplify the search for your new vehicle with access to the following car-finding services: Enterprise Car Sales, Car Connection and Member Showroom.

World-Class Benefits, Small-Town Service

Our dedicated loan officers genuinely care about your financial success and can be trusted to always have your best interests at heart.

Put the wheels in motion today! Stop by, visit www.membersfirstga.com or call our 24-Hour Loan Application Line at (800) 798-1073 to get pre-approved.

KEEP YOUR CAR. TRADE IN YOUR PAYMENT.

Already have an auto loan from another lender, but eager to take advantage of the benefits we have available? Refinance with us and save!

Play Defense: Protect Yourself Against Cyber Attacks

The news of security breaches with national retailers and large data networks is a real cause for concern. At MembersFirst, we take our responsibility to safeguard your private information very seriously. We are both proactive in protecting your information and highly responsive when we receive news of a security breach at a national retailer. Although some of our responses may result in a temporary inconvenience, we know that such inconveniences work to the long-term advantage of our members.

Here's what you can do to protect yourself, reduce your risk and minimize the effects of a cyber attack:

Create Strong Passwords. Experts recommend no fewer than eight characters. Include symbols, numbers and letters and exclude personal information like addresses, dates of birth and common words or phrases.

Consider a Credit Security Freeze. Placing a credit security freeze with Experian, Equifax and TransUnion prevents them from releasing your credit report without your consent. This helps prevent fake accounts from being opened in your name. (Just remember to temporarily lift the freeze if applying for new credit or accounts.)

Check Your Credit Report. Federal law allows you to get a free copy of your credit report (not your score) every 12 months from each credit reporting bureau. You may access it at www.annualcreditreport.com. Be wary of other websites that claim to offer free reports.

Check Your Accounts on a Regular Basis for Questionable Activity. Set a time to do this once a week. If something seems suspicious, investigate it immediately.

Keep Personal Information Private. If you are contacted via phone, email or text and asked for your personal information, do NOT give it out unless you are completely sure of the source. Verify the authenticity of such requests by contacting the company or individual directly. Remember, legitimate financial institutions and retailers will never call and ask for your personal information over the phone.

If you are ever suspicious about a call from the credit union, contact us immediately at (404) 978-0080.

Adapted: The Costco Connection – Consumer Connection, December 2014: Protect yourself against cyber attack risks. David Horowitz.



Shop. Swipe. Sign. \$ave!

Visa® Credit Cards from MembersFirst

Charge up your savings with a credit card that brings you *more* – more rewards, more benefits and more security while you shop. Whether you choose our Visa Platinum, Visa Classic or Visa Secured card option, you'll receive a low, non-variable rate along with Verified by Visa protection for online purchases. Plus, for every dollar you spend, you'll earn one ScoreCard® Rewards point redeemable for name-brand merchandise, travel and more!

Additional features include:

- No annual fee
- Auto rental discounts
- Auto rental insurance
- Travel accident insurance
- Travel and emergency assistance
- And so much more

Apply now and get ready to shop quickly, conveniently and affordably. Just visit www.membersfirstga.com or call (800) 798-1073!



OUR *Suite* OF eSERVICES OFFERS *Sweet* CONVENIENCE!

There's no need to sugarcoat the facts. At MembersFirst Credit Union, we understand your life moves at a mile a minute. Luckily, there's help. Treat yourself to the sweet convenience of our suite of eServices! We've made it faster and easier than ever before to perform all your financial transactions whenever and wherever you are. So go ahead – take a bite out of stress and give our eServices a whirl:

• DocuSign

Our secure online document manager allows you to sign documents electronically – without having to leave your home or work! Use it for loan closings, wiring funds, replacing debit cards and a host of other services. It's fast, safe, convenient and free!

• Mobile Banking

With Mobile Banking, you hold the power of remote banking right in the palm of your hand. Just tap your mobile device and enjoy the ability to check balances, view statements, transfer funds, apply for loans and more.

• Bill Pay

Don't PAY to pay your bills. Save money on stamps, envelopes and paper checks by paying bills electronically with Bill Pay! You may set up one-time or recurring payments and even view your payment history.

• Online Loan Applications

Need a loan – but dreading the task of stopping by to scribble your information on a piece of paper? You're in luck! With our online loan applications, you can apply quickly, easily and conveniently.

Rest assured, our eServices come with all the ingredients necessary to save you time and eliminate stress. Talk about a sweet deal! Visit www.membersfirstga.com to learn more today.



Main Office and Call Center

Phone (404) 978-0080

Fax (404) 978-0095

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 – South Campus
1170 Cleveland Ave.
Rm. 1356
East Point, GA 30344

Sandy Springs
6690 Roswell Rd NE
Suite 1100
Sandy Springs, GA 30328

Paulding County
44 Highland Falls Blvd.
Hiram, GA 30141

Mailing Address
PO Box 33189
Decatur, GA 30033

Loan Express
24-Hour Lending Service
(800) 798-1073

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

