

Your Source for Financial Solutions

First FORUM

WINTER 2016

Holiday Closings

New Year's Day

Friday, January 1, 2016

Martin Luther King, Jr. Day

Monday, January 18, 2016

Presidents Day

Monday, February 15, 2016

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, Savannah and WellStar-Kennestone Hospital at 3:00 pm on Tuesday, February 9, 2016. The nominating committee of the Board of Directors has nominated the following members for re-election: Billy Reid, Joe Van Horn and Douglas Reed. Additional nominations are accepted through applications available at each branch.

CU Succeed™ Scholarship



The CU Succeed Scholarship drawing will be held on Friday, January 29. Please turn in all report cards and transcripts to your local branch by Wednesday, January 27.



www.simplifyyourfinances.com

Welcome, SAVANNAH FAMILY!



We would like to extend a warm welcome to the newest members of the MembersFirst family! In September 2015, the members of Chatham Federal Credit Union voted to approve a merger with MembersFirst Credit Union. On October 1, we officially became one family. We are excited about the plans we have for this partnership and have already put the wheels in motion to ensure that our stronger and better credit union will continue to grow and benefit all of our valued members.

As one credit union with combined resources, we are better-positioned to provide added convenience in the way of locations, ATMs and electronic services throughout the communities we serve. We can offer products and services that compete with, and, in many cases, surpass those offered by some of the national financial institutions. Members will continue to benefit from an expansion of our product offerings and will, in some cases, experience lower loan rates and service fees. In keeping with our mission of *"Helping You Afford Life,"* we will continue to seek ways to meet and exceed the ever-evolving needs of our diverse membership.

Our data conversion is scheduled for the weekend of January 29 through February 1. Online, mobile and shared branching services will be unavailable at the end of the business day on Friday, January 29, and will not be available until the morning of Tuesday, February 2. Electronic payments and deposits will be processed as they normally are, and you will have access to your funds through your Visa® Debit Cards and ATM cards.

Our credit union is growing and we hope that you are as excited as we are about the changes on the horizon. Please visit our website at www.membersfirstga.com for more information about the merger.

We wish you a safe, happy and prosperous New Year!





Don't Neglect Financial Health When Making Resolutions This Year

Think back on each New Year. Notice anything in common with years past? Maybe you've resolved each year to make better nutritional decisions. *I will not eat the WHOLE plate of cookies.* Or, maybe you'll take it a step further and throw in a promise to yourself to take your health a little more seriously. *My neighbor can get up at 5:00 am for a run before work. Why can't I?*

Whatever your resolutions may be, why not resolve to take better care of your financial health as well? It's no secret that having a healthy understanding of your financial outlook can positively affect your physical health. We have enough sources of stress – money shouldn't be one of them.

Start small. You already have a savings account! It's the first account you open to become a member of the credit union. Use it. It's there to help you plan for the future. Whether there's a European adventure or an unforeseen emergency on the horizon, save so you'll be prepared for it.

Set a budget. That's the easy part. It's sticking to it that becomes tricky. You may have heard it takes 21 days to make or break a habit. Budgeting is no exception to that rule. If dropping by a Starbucks® every morning on your way to work gets you going, plan for it in your budget. Identify any unnecessary purchases and see how they affect your budget. If it takes you over your budget, eliminate it.

Make savings a budget category. Pay yourself first! Seriously! Either write yourself a check or automatically transfer funds to your savings account each time you get paid. You already know how much to set aside for bills and other obligatory charges, so take a reasonable amount of money and place it in a savings account. Don't forget that MembersFirst offers Christmas Clubs and other special savings accounts that make saving simple.

Track spending trends. Ever wonder where all that money goes each month? Make budgeting fun by tracking spending and saving trends with our free MoneyDesktop™ program. Log in to MoneyDesktop™ via FlexTeller and begin tracking your finances, even if they aren't in accounts with MembersFirst. You may be surprised to see just how much you spend at the grocery store or on fast food.

Commit to stick. Like many New Year's resolutions, we tend to be gung ho about sticking to them, only to ruin that plan by MLK, Jr. Day (sooner, for some of us). Sometimes it's just a matter of forgetting to track your spending. Stay on top of your spending and make it simple by designating a time and place each week to keep up with your finances. This is when you'll also plan for future expenses and track spending habits.

We know that everyone's financial situation and goals differ, so at MembersFirst, we provide options that help you afford life, regardless of the stage in which you find yourself. Stop by a branch and have a conversation with one of our member advisors about your short- and long-term goals today! Or, visit membersfirstgaa.com for a listing of products and services to help you succeed!

TOUCH. SNAP.

TAP.

It's great to have your phone handy for that perfect pic whenever, wherever – friends at a concert, family at the lake and even a check for deposit at MembersFirst Credit Union. With our Mobile Deposit, you don't have to disrupt your out-and-about lifestyle to get checks into your account. You simply take out your phone and take a quick pic of your check. It's fast and completely secure, not to mention as easy as can be:

- Log in to mobile banking.
- Use your smartphone to take a picture of the front and back of your endorsed check.
- Enter the deposit amount and follow the instructions to complete the deposit.

It's a snap and a tap. A pic and a click. OK, you get the idea – now go get that extra touch of convenience with Mobile Check Deposit for free! Download the MembersFirst app at the Apple® App Store or Google Play™.



Reflecting as We Look Forward to 2016!

We're growing, and it's because of you! Your membership makes the difference. When you made the decision to become a member of the credit union, you made a decision to take **ownership** of your financial life. You chose to partner with a financial institution that has **your best interest** in mind, providing you with opportunities to save money or to own your first home or car at competitive rates and on terms that suit your lifestyle and income. You chose to do business with an organization that is committed to providing a **safe, sound and secure** place for your money. When you chose MembersFirst Credit Union, you chose a team of people committed to **Helping You Afford Life.**

2015 was another year of growth and expansion for the credit union. We focused on providing our members with additional convenience through instant-issue Visa® Debit Cards, improving our mobile app by providing the long-anticipated convenience of Mobile Deposit and offering Visa Gift Cards and Travel Money Cards for sale in our branches. We added locations at our sponsor facilities to make credit union staff available to members where they work. We continued to support our diverse communities by volunteering our time, collecting food donations and contributing to Relay for Life® and the American Cancer Society®.

In 2015, we continued to reap and share the benefits of our 2014 merger with Fidelity Federal Credit Union. Throughout the year, we made improvements to the location at Sandy Springs and enhanced the way we greet and serve our members. We made efforts to improve the visibility of our branch and generate awareness in the community. We gained a fair number of members at that location, and we continue to experience positive account and member growth.

In January, we opened the doors of our first satellite branch at the WellStar Corporate office on Sawyer Road. At that location, Michael Orlosky and the Kennestone team provide WellStar employees with service on loans, new accounts, account information and general member services. In July, we opened our new office on the main campus of Atlanta Medical Center. The full-service location operates as an extension of the part-time office located on the South Campus of Atlanta Medical, where we have served members for years. Our AMC-Main location has two full-time employees, and in the short time that we have been there, we've opened accounts for the staff and provided loan opportunities to many members. In December, we opened the doors to a full-service satellite branch at the WellStar Administrative Building in Marietta. This location will bring the convenience of loans, new accounts and cash transactions to the employees that work there. We've already started opening new accounts and providing additional services to the employees.

In mid-2015, we were presented with an opportunity to combine the resources of our credit union with a strong credit union in Chatham County. After months of careful consideration, the membership of Chatham Federal Credit Union voted to partner with us, expanding our branch footprint into the Savannah area. The benefits of this partnership will propel us into an even brighter 2016.

Your credit union is even more committed to *Helping You Afford Life*. We continue to look for ways to improve the service we provide and bring you the convenience and quality products and services that simplify your life. Be sure to visit our website and check out our blog, Facebook, Twitter and Pinterest pages to keep up to date with credit union happenings and to learn more about how you can improve your financial awareness. Thank you for choosing MembersFirst!

What's Your Password?

According to SplashData, a provider of password management applications, the top 25 most common passwords on the web are:

- | | | | | |
|-------------|-------------|--------------|--------------|---------------|
| 1) Password | 6) monkey | 11) baseball | 16) Ashley | 21) 654321; |
| 2) 123456 | 7) 1234567 | 12) 111111 | 17) bailey | 22) superman; |
| 3) 12345678 | 8) letmein | 13) iloveyou | 18) passw0rd | 23) qazwsx; |
| 4) Qwerty | 9) trustno1 | 14) master | 19) shadow | 24) michael |
| 5) abc123 | 10) dragon | 15) sunshine | 20) 123123 | 25) football |

Make sure your password isn't easy to guess! All of your online passwords should use a mix of characters, including numbers, capital letters and spaces. An easy-to-remember phrase could be one way to have a unique and safe password, such as "We dine at 9" or "Red-ripe-Tomatoes." Avoid using the same password for multiple sites, especially social networking sites.

Due to the data conversion for our merger with Chatham Federal Credit Union, online banking and mobile banking will be unavailable the evening of January 29 through the morning of February 2.

CU Happenings!

CU in the Savannah Community



1. MembersFirst was proud to sponsor the Greenbriar Gift Wrap Center again this year! All proceeds benefited Greenbriar Children's Center.
2. Here are Sandy and Ashley representing our awesome Savannah office at the Making Strides Against Breast Cancer Savannah event!
3. When it comes to educators, we're a big fan! Here, Ashley DuBois stands with the 2016 Savannah-Chatham District-Wide Teacher of the Year. Congratulations to Mr. Ernie Lee for also being named the Georgia Teacher of the Year!

Grand Opening at the WellStar Administrative Building!



We held a Grand Opening for our office at the WAB! Michael Orlosky assists a member with her transaction, a few WAB employees enjoy the refreshments and, far right, Ms. Shelita Olagbegi receives the honor of the first transaction in the new office.



4. Angie Holland is ready to teach students at the Hiram HS Reality Fair all about saving and loans!
5. Earlier in 2015, MembersFirst was named among just a few others as a **Friend of the Foundation** for the Douglas County Public Education Trust.
6. Here's Angie Holland posing with the t-shirts MembersFirst sponsored at the Hiram ES's Family Reading Night and Holidays Around the World event!



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Cobb County

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WellStar-Kennestone Hospital

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DeKalb County

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DeKalb Medical

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Douglas County

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



NCUA

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