



## Become a **Member-Owner.**

Open an account at MembersFirst Credit Union and belong to a group of individuals who benefit from affordable financial solutions and exceptional service. We call you members.

1. Open a Membership Savings Account.
2. Make a small deposit of \$5 (required).
3. Start reaping the benefits.

Your Membership Savings Account opens the door to ownership and opportunity. Plus, you earn interest on your deposit balances over \$100.

You will need a valid government-issued picture ID.



## We Care.

At MembersFirst Credit Union, we put the concerns and welfare of our members first.

## We work to earn your **Trust.**

We promise security for our members' deposits through safe and responsible investment and credit decisions.

## We **Respect** your time and needs.

We offer competitive financial solutions that provide opportunities for ownership and financial wellness. We seek innovative ways to deliver solutions that simplify the lives of our members and offer service that exceeds their expectations.

404 978-0080

or

912 352-2902

Web: [MembersFirstGA.com](http://MembersFirstGA.com)



7/2018

ALWAYS  
IN  
YOUR  
BEST  
INTEREST

Helping You  
Afford Life

# Checking Options



MEMBERSFIRST  
CREDIT UNION

## Checking Opportunities

Simplify your day-to-day money matters with a checking account from MembersFirst. All personal checking account solutions feature:

### Free 24-hour access with:

- Phone Banking
- Online Banking
- Mobile Banking

### 24-hour transaction convenience with:

- Free Bill Pay\*
- Free Visa® Debit Card
- 24-Hour ATM access

### Overdraft protection with:

- Overdraft protection from savings
- Overdraft Privilege available on most accounts\*\*

*Choose a solution that works for you.*

## No-Fee Checking

If you're looking for a simple solution for your day-to-day finances or you need a secondary checking account, our No-Fee Checking Account is right for you. Enjoy all the convenience and none of the hassle. There's no minimum balance and no monthly service charge.

## Interest Checking

If you carry a healthy balance on your checking account each month and would like to earn a little extra on the balance, our Interest Checking Account is the solution for you.

- Maintain a low minimum average daily balance of \$300
- Earn interest on average daily balances over \$1,000

## Direct Deposit Checking

If you're always on the go and need a hassle-free way to make your deposits and access your money, a Direct Deposit Checking Account is the solution for you.

When you have your paycheck, social security or retirement checks automatically deposited into your Checking Account each pay period, enjoy these benefits:

- No minimum balance requirements
- Earn interest on average daily balances of \$1000 and more.

## CU Succeed™ Checking

### for Teens and College Students

If you're between 16 and 22 years old, still in school, and need to establish financial history, our CU Succeed Checking Account is the right account for you. It provides benefits that are sensitive to your cash flow. Enjoy:

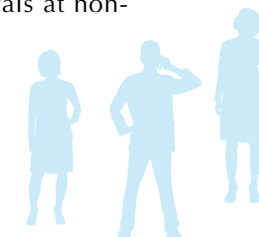
- No required minimum balance
- Four free ATM withdrawals per month at non-MembersFirst ATMs

## 55-Plus Checking

As you enter the more mature years in your life, your financial experiences have made you stronger and wiser and your financial needs have probably changed, too. Our 55-Plus Checking Account rewards your experience. When you participate in our 55-Plus Program, you can open a 55-Plus Checking Account. This account features:

- One free box of basic checks each year
- No required minimum balance
- Interest on average daily balances over \$100
- Free stop payments
- Four free ATM withdrawals at non-MembersFirst ATMs

*For more about our 55-Plus program, visit [membersfirstga.com](http://membersfirstga.com).*



## Business Checking

Small business doesn't mean small financial needs. We understand that, for you, your business is personal! That's why MembersFirst is committed to the growth and development of your small business. We provide you with the quality financial solutions that meet your small-business needs in a personal and professional environment. Whether you are one person in the business world or a small business operating in a "big business" world, our Business Account solutions may be what you need to succeed. Speak to a Member Advisor about our Business Account options.

\*\* Overdraft Privilege is a discretionary service provided on select checking accounts for members in good standing. This service is provided at the discretion of MembersFirst Credit Union. Checks and automatic debit items are cleared up to the assigned limit in the event that you accidentally overdraw your account. A fee is assessed for each item that is paid on your behalf.

All accounts are subject to credit union policy and verification through Early Warning LLC® (Deluxe Detect®) and Experian®.

Accounts, terms and features are subject to change without notice.

\* Bill Pay for Business incurs a fee. Please refer to the Fee Schedule available at [membersfirstga.com](http://membersfirstga.com).