

Your Source for Financial Solutions

# First F<sup>ORUM</sup>

SUMMER 2017



## Holiday Closings

**Independence Day**  
Tuesday, July 4, 2017

**Labor Day**  
Saturday, September 2, 2017, and  
Monday, September 4, 2017

**Columbus Day**  
Monday, October 9, 2017

## CU Succeed Scholarship Drawing



The CU Succeed Scholarship drawing will be held on Thursday, August 31. Please turn in all report cards and transcripts to your local branch by Monday, August 28.



[simplifyyourfinances.com](http://simplifyyourfinances.com)

## We Are Relocating Our Decatur Office

If you live in Decatur or in DeKalb County, you may have heard the news that North DeKalb Mall, the current location of our main office, will be redeveloped sometime in the future. We are using this opportunity to relocate our office to a larger, more convenient, free-standing location with drive-thru access. The new office will be located at 2476 Lawrenceville Highway, just under half a mile from our existing office at the mall. We expect the office to be complete and relocation to begin in October.



The new office will feature drive-thru service lanes and a new 24-hour drive-up ATM that will also take deposits. The new, larger lobby will feature a Member Greeting Station to help direct you to the Member Advisor best able to assist you. There will also be more private offices to help with your account and loan needs. Another exciting addition to the new office is a secure, private Transaction Center with new Video Teller Stations. The Video Teller Stations will function and look similar to the new drive-thru stations but will be walk-up units inside the beautiful new lobby. These Video Teller Stations will enable you to speak with and see the same friendly tellers you are used to working with now, but in a more private and secure environment. Look for more information about these new teller stations on our website or in the lobby of our current office.

We are excited about this relocation and the changes ahead. We are looking forward to the many ways we will be able to deliver the exceptional and personal service you deserve. Please be on the lookout for more information about the construction and the move.

# CU cents

## CERTIFICATES OF DEPOSIT

RATES UP TO 1.65% APY.\* TERMS UP TO FIVE YEARS.

A CD, or certificate of deposit, is a type of savings tool that can offer a higher return on your money than most standard savings accounts. Better yet, there isn't much risk involved, and there are no monthly fees.

A certificate of deposit at MembersFirst comes with a low minimum deposit of \$1,000. Members can select from a wide range of terms, from as few as 90 days to as long as five years.

If you are unsure about whether to invest money in a certificate of deposit, consider these facts:

**a. Low Risk** – The funds you place on deposit are insured by the NCUA. Should you decide to withdraw the CD prior to the maturity date, you will always get back the full amount you deposited.

**b. Higher Rates. Monthly Payments** – Because you are committing to leave your money in the credit union for a period of time, the longer the CD term, the higher the interest you earn. CD rates are quoted as an annual percentage yield, or APY, which considers the frequency with which interest is paid on the account (a.k.a., the compounding period). At MembersFirst, interest is paid monthly.

**c. Access to Your Funds** – If an emergency should arise prior to the maturity of the certificate, you can access your money in one of three ways:

**1. Withdraw all the funds and close the CD.** In this case, you will incur a penalty equal to up to 90 days' loss of interest for CDs under one year or 180 days' loss of interest for terms longer than one year. The interest penalty will never be taken from your principal deposit.

**2. Withdraw only the funds you need.**

The minimum balance on a CD is \$1,000. This means you can make a withdrawal from your CD and pay only the penalty on the amount you withdraw. However, if you choose to withdraw below the minimum balance of \$1,000, you will need to close the CD.

**3. Take a CD secured loan.** If you would like to keep your money on deposit but need access to more funds, you can request a CD secured loan. This loan can typically be processed on the same day and there is no need for a credit check. We will simply pledge the funds until the loan is paid off. If you choose a CD secured loan, your interest rate will typically be lower than any other personal loan rate you pay at the credit union.

If you haven't considered a certificate of deposit or need more information, stop by the credit union and ask a Member Advisor about the best options for you. Rates are as high as 1.65% APY.\*

\*APY=Annual Percentage Yield. 1.65% APY is available to members enrolled in the MembersFirst 55 Plus program.



Reminder:  
New EMV Chip Debit  
Cards coming soon!

Keep an eye on your mailbox for your new MembersFirst debit card! These cards will have a built-in chip that adds a level of security when making purchases. You will now insert your card at most retailers rather than swipe. Your card number and PIN will remain the same but the expiration date will change. To avoid interruption in debit card use, please be sure to activate your new card immediately and destroy your old MembersFirst debit card. It is also important to follow the instructions on the mailer included with your new card. If you no longer need or use your card, please contact your local branch or call (404) 978-0080 so we can block the card from access to your funds.

New debit cards will be issued in phases and we anticipate that all current debit card holders will receive a new chip card before the end of the year. This change is just another way we're working to protect you and your money.

HIGH-INTEREST  
CREDIT CARD DEBT  
KEEPING YOU UP?

APPLY  
TODAY!



Rest easy with a MembersFirst Credit Union Visa credit card.

Transfer high-interest balances at 3.99%<sup>APR</sup>\* for 1 Year!  
No annual fees. No balance transfer fees.

\*APR=Annual Percentage Rate. Subject to credit approval. See membersfirstga.com for details or to apply. Offer available July 20, 2017, through September 30, 2017.

# BEFORE YOU GO...

## A Financial Checklist for Travelers

You've planned every aspect of your summer vacation, double-checked your suitcase and memorized your itinerary. But have you put your finances in order? Keep your vacation stress-free with these tips:

### HAVE MULTIPLE WAYS TO PAY

Be ready for any event by bringing different types of credit and debit cards with you, as well as a stash of cash. Only carry the items and cash you'll need for the day, and keep the rest in your hotel safe.

### ALERT FINANCIAL INSTITUTIONS AND CREDIT CARD COMPANIES

Share your upcoming travel dates and locations with us so we can put a travel alert on your Visa® credit and debit cards. Otherwise, your vacation spending could look suspicious and get flagged as irregular activity, which could lead to a freeze on your account. Just give us a call at 404-978-0080 and ask to let the card department know of your travel dates and destinations.

### CHECK FEES AND RESTRICTIONS

Don't be surprised when your statement arrives. Know what to expect for foreign transaction fees and cash advance fees.

### CONSIDER A PREPAID TRAVEL CARD

With the ease of plastic payments, traveler's checks have declined in popularity. However, our Visa Travel Money Card offers the same security and convenience as traveler's checks and is accepted worldwide. Use a travel card in the same way you would a credit card, and reload with funds as needed.

### MONITOR YOUR FINANCES ON-THE-GO

Sign up for our Home Banking and download our mobile banking app for easy access, branch/ATM locators and account management while you're away. Stay on top of your transactions by checking regularly for anything that looks suspicious – a good habit to always have!

### PACK YOUR MEMBERSFIRST CREDIT UNION VISA CREDIT CARD

Our Visa Classic and Visa Platinum offer low non-variable interest rates and greater safety than carrying cash, plus you get one ScoreCard® Rewards point for every dollar you spend. Since you can redeem points for merchandise, travel, entertainment and more, it may even help you pay for your next vacation!

Also, just a few quick travel safety tips: Never share on social media your travel plans, dates and locations. Doing so will alert crooks as to when would be the easiest and best time to make your personal items their own. Packing your car at night vs. during the day will also eliminate the chance someone may notice you may be heading out of town. Ask a friend or trusted neighbor to keep an eye on your home while you're away, and be sure to share these great travel tips with them as well. Safe travels this summer!

## Should I Buy or Lease?

To lease or to buy? It's one of the age-old questions car buyers ask themselves. Unfortunately, there's no one-size-fits-all answer. The option that's right for you depends on a number of factors, including your financial situation, lifestyle and future plans for the vehicle.

Before choosing the option that's best for you, it is important to understand the difference between leasing and buying.

When you **lease**, you basically "rent" the vehicle for a predetermined period of time. Leasing allows you to drive a brand new vehicle with lower monthly payments. Typically, lease agreements stipulate a mileage maximum for the lease period. Any additional mileage you put on the vehicle is an extra cost. At the end of your lease, you have the option to return the vehicle or purchase it. Leasing might be right for you if you:

- Like driving a new car every couple years
- Want a low monthly payment
- Find new safety features and options very important
- Always want a car under warranty
- Don't care about ownership
- Drive a limited number of miles

When you buy a vehicle, you typically make a down payment, pay sales tax and finance the purchase price at an interest rate predetermined by your financial institution or loan company. Over the term of your loan, you'll pay the full cost of the vehicle, and once your loan term is up you own the vehicle. Buying a vehicle might be a good idea if you:

- Can afford higher monthly payments
- Like the idea of ownership
- Don't want to risk lease-end costs
- Plan on driving the same vehicle for many years
- Don't mind covering repairs after the warranty expires
- Are a high-mileage driver

Before making a decision, call MembersFirst! Although leasing options are not available through your credit union, we can provide you with the buying power to purchase after your lease is up. Our Member Advisors can help you determine which option is best for you (leasing or buying) as well as how much buying power you have. Plus, with auto loan rates as low as 1.98% APR\* and terms up to 84 months, you might be surprised by how affordable a brand new or new-to-you vehicle can be.

\*APR=Annual Percentage Rate.

**SNAG & TAG**  
A GREAT RATE  
as low as  
**1.98% apr\***  
A FRIEND  
& each of you get a  
**\$50 GAS CARD**  
Ask us how!  
**NEW AUTO LOAN**  
**OFFER EXPIRES JULY 30, 2017.**

\*APR=Annual Percentage Rate. Subject to credit approval. See membersfirstga.com for details or to apply. Offer expires July 30, 2017.

# ★ CU Happenings!



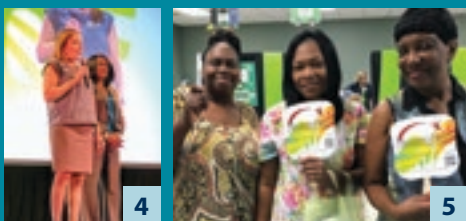
**1. A Successful First Year at Hiram High:** What a year it's been at our Hiram High School credit union branch! We're so proud of our HHS student employees and interns who have graduated and are now moving on to new opportunities! Thank you for helping to make this a very successful first year at HHS!

**2. Support for Those Who Protect Us:** To those who serve our communities and keep us safe, THANK YOU for all you do! We were proud to present gift baskets to our Hiram and Dallas Police Departments and Paulding County Sheriff's Department during National Police Week 2017.

**3. Paulding County School District Teacher of the Year:** Congratulations to Mrs. Iadonnasanova Owens-Williamson, this year's (very creative and talented) Paulding County School District Teacher of the Year! The impact you and your peers make on our community is invaluable. We were proud to be the presenting sponsor again of this year's awards ceremony and luncheon.

**4. Step Up Savannah Partners with MembersFirst:** Through Step Up Savannah, MembersFirst partnered with Savannah-area students and the Summer 500 program to provide financial services to students working a summer job and learning financial and real-world skills that will follow them throughout their lives. We were so proud to educate students this summer on the importance of understanding their finances and why it's important to take an interest in their financial well-being.

**5. St. Joseph's/Candler Annual Benefits Fair:** MembersFirst Credit Union attended St. Joseph's/Candler Healthcare System's Annual Benefits Fair in May. We are so proud of our relationship with St. Joseph's/Candler and enjoyed visiting with members while offering financial solutions and guidance to all in attendance.



## 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-0617

### Fulton County

#### Atlanta Medical –

#### Main Campus

303 Parkway Dr.  
Atlanta, GA 30312

### Sandy Springs

8010 Roswell Rd.  
Suite 150  
Roswell, GA 30350

### 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

### 24-Hour Lending Service

membersfirstga.com

### Mortgages

(404) 978-0080

### Phone Banking

Metro Atlanta  
(404) 978-0089

Savannah  
(912) 352-0059

### Website

membersfirstga.com

# Zip in to

## MembersFirst Credit Union for a Vacation Loan.

Rates as low as **8.9% apr\*** for **24 months** • Loan amounts up to **\$5,000** • Fast approval  
**Apply today** and get ready to take a trip – *in a zip!* Offer ends 07/31/2017.

\*APR=Annual Percentage Rate. Subject to credit approval. See membersfirstga.com for details or to apply. Offer expires July 31, 2017.