

# 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.

ALWAYS

YOUR

INTERES

IN



#### 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





Helping You Afford Life

MEMBERS



#### **Money Market Accounts**

A MembersFirst Money Market Account pays higher dividends while providing convenient access to your funds.

The Money Market Account is a great option for keeping extra funds on deposit without a longterm commitment.

# To open a Money Market Account, you will need:

- A Membership Savings Account
- A minimum opening deposit of \$1000\*

#### Money Market Accounts feature:

- Up to six free debit transactions per month\*\*
- Tiered interest rates
- A Free ATM card upon request
- Checks available for purchase

Ask any of our Member Advisors about a convenient and rewarding Money Market Account today, or visit us online at **membersfirstga.com**.

\*A monthly fee is incurred for balances that fall below the Average Daily Balance.

\*\* Any withdrawals in excess of the six allowed, incur a fee. Accounts, terms and features subject to change without notice.

# Why Open a Money Market Account?

#### Reasonable Balances and Tiered Rates

The low average daily balance of \$1000 allows you to start earning interest immediately.

Money Market rates are offered on a tiered basis. The higher your average daily balance, the higher the interest rate you earn. For current rates and tiers, visit **membersfirstga.com**.

#### Safety and Security

Your funds are insured up to \$250,000 by the NCUA.

#### Easy access to your funds

There's no long-term commitment on your funds.

Make up to six withdrawals/debit transactions per month from your Money Market Account. Up to three of these transactions may be done by check.



# **Convenient Access**

## By Check

Write up to three checks per month at no charge.

# By ATM

Using your ATM Card, you can access your account at a variety of ATMs worldwide. Visit **membersfirstga.com** for a list of ATMs.

Avoid ATM surcharges by using ATMs that are on the CU Here and Presto! networks.

# In-Branch

Visit any of our branches to make deposits or withdrawals from your Money Market Account or visit any Shared Branching location nationwide.

# By Phone

Our 24-Hour Phone Banking allows you to hear account activity and make transfers as needed.

For 24-Hour Phone Banking, call (404) 978-0089 or (912) 352-0059.

## Online

Free Online Banking is available on all Money Market Accounts. Make transfers to and from your Money Market Account while sitting at your computer. Call us today to enroll in online banking or enroll online at **membersfirstga.com**.

#### Mobile Banking

Free Mobile Banking allows you to view balances and make transfers between accounts.