

First FORUM

SPRING 2017

HOW NOT TO SPEND A FORTUNE IN OVERDRAFT FEES

There's a reason most financial institutions now provide multiple avenues for checking your account balances and transaction history—we want you to be able to make smart purchasing decisions. Call us crazy, but we assume you'd prefer to pay the amount displayed on the menu board for your morning coffee and not a penny more due to accidental oversight and overdraft fees.

Yes, it does avoid the embarrassment of having your card declined in the checkout line of your favorite store, but using Overdraft Privilege (ODP) comes with a cost each time it's used—\$33 to be exact—and should be avoided if at all possible.

Here's an example. You run out for your morning fill of caffeine, not realizing your balance is \$1.75:

Holiday Closings

Memorial Day
Saturday, May 27, 2017, and
Monday, May 29, 2017

Independence Day
Tuesday, July 4, 2017

CU Succeed Scholarship Winners



Congratulations to the winners of the 2016 CU Succeed Winter Scholarships: Sarah Bruce and Jordyn Rhone. The next drawing will be held in August 2017.

Coming Soon...

Keep an eye on your mailbox! MembersFirst will soon convert our debit cards to EMV Chip Cards. These cards add a level of protection against fraudsters, safeguarding you and your account. Stay tuned for more info in the coming months.

Date	Description	Debit	Balance
04/05/2017	JOE'S CAFE	3.75	-1.00
04/05/2017	OVERDRAFT PRIVILEGE FEE	33.00	-34.00
04/05/2017	HORIZON WIRELESS	171.21	-308.21
04/05/2017	OVERDRAFT PRIVILEGE FEE	33.00	-341.21
04/05/2017	CHICK-HOO-BAY	4.24	-345.45
04/05/2017	OVERDRAFT PRIVILEGE FEE	33.00	-378.45
04/05/2017	ONLINE MOVIE MEMBERSHIP	14.95	-393.40
04/05/2017	OVERDRAFT PRIVILEGE FEE	33.00	-426.40

After preplanned charges, like movie memberships and cell phone payments, and their corresponding overdraft fees are deducted, that's one expensive cup of coffee!

We understand not everyone has spectacular budgeting skills and unexpected expenses arise occasionally. Maybe the issue is an anticipated deposit didn't come in, or you overspent or miscalculated when balancing your checkbook. Then, an important bill like a mortgage, car note, Visa® payment or daycare fee is due, and you're a bit short on funds. Without Overdraft Privilege, when those charges try to come through your account, the payment could be declined or the bill might not be paid, and you'll incur late fees or returned payment fees from the payee. If those payments are not taken care of quickly, you could lose access to your account, and they could negatively affect your credit.



simplifyyourfinances.com

CU cents

CREATE A HACKER-PROOF PASSWORD

Online passwords may seem more like a nuisance than a security measure, but creating hacker-proof codes is extremely important. It is tempting to create passwords that are easy to remember, like using your address, birth date or first name, but doing so only aids the hackers. The challenge lies in making a password that is difficult to guess but still easy enough for you to remember.

Let us help! Follow this hacker-proof guide to protect all of your accounts and ultimately your identity!

1. Use a combination of numbers, as well as upper- and lowercase letters.
2. Use a different password for each account.
3. Create passwords that are at least six characters long.
4. Change your password on a regular basis—make it easier to remember by associating the code with a regular event such as your payday.
5. Never use numbers or names publicly associated with you such as an address, birth date or pet's name.
6. Don't use any form of your login name as your password.
7. If you are struggling to remember your passwords, invest in a secure password storage program—some even give you access to your codes when using a different computer than your own.
8. Remember to never give out your passwords to anyone, especially through email or over the phone.

Remember: MembersFirst will never ask you for your personal information via phone, email or text. When logging in to your FlexTeller account via mobile or desktop, you should only be providing your username, password and answer to your challenge question. If you believe someone has tried accessing your information, change your passwords immediately and give us a call. We'll always keep an eye on your funds so you can rest a little easier.

Continued from Front Page: How Not to Spend a Fortune in Overdraft Fees

For this reason, we offer the ability for debits and payments to be made even when the funds aren't traditionally available, but beware: Overuse of ODP can really add up. It's great when used for the occasional balancing error. But when used without caution, it can result in having to play catch-up on account balances, which can lead to possible permanent restriction from the program and account closures and make it difficult to open accounts elsewhere.

So why, then, do we offer the ability to overdraft your account while charging a fee?

It's as simple as this: We care about you and your financial health. We provide the service as a means for peace of mind so that when the occasional oops is made, you know we've got you covered. But, even too much of a good thing can be bad. So, help yourself by keeping track of your account. Always know what's coming in and what's going out, and plan for additional and unforeseen expenses by having a buffer to pull from in savings. Applying for a MembersFirst Visa credit card is another alternative and a great credit-builder. Before you write a check or swipe your card, log in to FlexTeller on your mobile device when out and about. Download the app in your app store by searching "membersfirstga" or visit membersfirstga.com to log in and check your balance from a desktop computer. Our 24/7 Audio Response line is another great option.

If Overdraft Privilege is a concern, you can opt out of this service. Yes, you'll be declined for purchases over and above your available balance, but you won't run the risk of hefty negative balances and begin what we'll refer to as the domino effect of charges and fees. To find out how to opt out or for more information on how to effectively manage account balances, call us at (404) 978-0080.

GIDDY UP! CALL TODAY!

Leave bank fees in the dust and saddle up to savings with a **MembersFirst Credit Union** Checking Account!

CHECK OUT OUR NOT-SO-BASIC CHECKING OPTIONS:

- No-Fee Checking...no minimum balance, no service fee.
- Interest Checking...earn interest on balances over \$1,000.
- Direct Deposit Checking...faster access to your pay.
- CU Succeed® Checking...great for students, no minimum balance.
- 55+ Checking...no monthly service charges, additional interest earned.

Your Banking, Made Simple.



Get a handle on credit card balances.



Rates as low as
8.99% apr*
Zero transfer fees
Earn rewards points
...and more!

Ask your member advisor today!

*APR=Annual Percentage Rate. Subject to individual creditworthiness. Ask for complete terms and conditions.

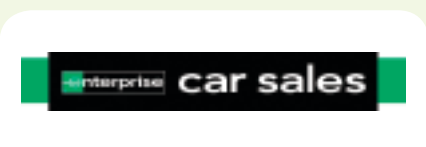
CONSIDERING THE PURCHASE OF A VEHICLE?

Consider Enterprise Car Sales and now through April 30, 2017, they'll make your first payment, up to \$400!* Choose from more than 8,000 vehicles in inventory.

Call (404) 978-0080 to get pre-approved by your credit union today!

Call (866) 227-7253 for the nearest Enterprise Car Sales location or preview their great selection of quality used vehicles at enterprisecarsales.com/membersfirstgacu.

*Vehicle must be financed at MembersFirst Credit Union to participate in program. Subject to credit approval. Call (404) 978-0080 for complete terms and conditions or to apply.



Your 2016 in Review

MembersFirst Credit Union would like to thank our volunteer Board of Directors for their time and assistance in making 2016 another great year. Among the many notable accomplishments, MembersFirst established a student-run credit union branch inside Hiram High in Paulding County, added several new employer groups and counties to our growing field of membership and purchased land for future expansion in Chatham County. We thank you for serving our members!

2017 Board of Directors

Don Remillard – *Chairman*
Don Neunaber – *Vice Chairman*
Nancy Ward – *Secretary*
Donna Lewellyn – *Treasurer*
Richard Dalrymple –
Assistant Treasurer
Lee Underwood –
Assistant Secretary
David Makkers
Douglas Reed
Billy Reid
Joe Van Horn

2017 Supervisory Committee

Joe Van Horn – *Chairman*
Jack Hague
Nancy Lawson
Christy Miller
Thomas Odom
Jeff Thomas
Lee Underwood
Nancy Ward

YOUR PRIVACY NOTICE

MembersFirst Credit Union is committed to the privacy of our members. Under Federal law, we are required to provide you with a privacy notice. It describes our credit union's privacy policy and practices regarding the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union. We do not sell your personal information to anyone.

If after reading this notice you still have questions, please contact us at:

Member Services
MembersFirst Credit Union
PO Box 33189
Decatur, GA 30033-0189
OR (404) 978-0080

Information We Collect and Disclose About You

We collect nonpublic information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers or from other financial institutions where you conduct financial transactions.

Disclosure of Information to Parties That Provide Services to Us

In order for us to conduct the business of the credit union, we may disclose all the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements so that we may provide competitive products and services. We may also disclose nonpublic personal information about you as permitted by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure of Information About Former Members

If you terminate your membership with MembersFirst Credit Union, we will not share information we have collected about you, except as may be permitted by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards to guard your nonpublic personal information.

What Can You Do to Help Protect Your Privacy

The credit union is committed to protecting the privacy of members. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, personal identification numbers (PINs) and passwords. Never keep your PIN with your debit or credit card, as it can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, Social Security numbers and other personal information to other persons. If someone calls you, explains the call is on behalf of the credit union and asks you for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number at home or work changes, please let us know.

If you have questions concerning this notice, please do not hesitate to call us at (404) 978-0080. We are here to serve you.

CU Happenings!



- MembersFirst was proud to receive the Community Partner Award at the 56th Annual Paulding Chamber of Commerce Awards Banquet. We consider ourselves lucky to be a preferred financial services provider for so many worthy entities in Paulding County. Thank you for entrusting us to serve you!
- Our very own Mrs. Ashley DuBois, Marketing & Business Development Coordinator in Chatham County, was selected as the Pooler Chamber of Commerce's Ambassador of the Month! We're so proud of the relationships Mrs. DuBois is building in Pooler and other areas of Chatham, Bryan and Effingham counties!
- "What do you want to be when you grow up?"—a popular question asked at the recent Student Expo held at the Savannah Mall. MembersFirst was proud to participate as a supporter of the Savannah-Chatham County Public School System's annual event, which aims to open the eyes of their students to the many wondrous careers available to them when continuing to make progress in school and graduating. Parents and students of all ages attended this exciting event. Face painting and valuable savings and checking information were provided to all attendees by your credit union!



- For many years, MembersFirst has supported the Douglas County Board of Education's Public Education Trust by donating funds to sponsor grants and scholarships for both teachers and students. We're happy to support the learning and continuing education of Douglas County's youth and leadership. Here is PET Board Vice Chair Ms. Tonya Jackson accepting our \$5,000 contribution from Business Development Officer Mrs. Angie Holland. Thank you for all you do for Douglas County!
- Our newly added student-run branch at Hiram High School is continuing to thrive and support the efforts of the Work-Based Learning and Financial Services Pathway in Paulding County. Students have collaborated with credit union leadership to provide their insight on in-school campaigns using social media and digital marketing tactics. Each student and staff member continues to generate meaningful ways to reach peers with valuable financial education. Here are students from a recent Valentine's Day social media contest that the students ran from start to finish!



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-Kennesaw 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-0317

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

SWAP

AND

DROP

SWAP your Auto Loan

to MembersFirst by May 31 and DROP your rate by 2%.

Rates as low as

2% APR*

and SAVE!

Plus, make no payments for 90 days.**

See membersfirstga.com for details or to apply!

*APR=Annual Percentage Rate. Subject to credit approval. **90-Day No Payment Offer is based on individual creditworthiness. See membersfirstga.com for details and all available rates and terms.