



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.

Phone: 404 978-0080

Web: **MembersFirstGA.com**



ALWAYS
IN
YOUR
BEST
INTEREST

6/2014

Your Finances.
Your Credit Union.
Your Life ... Simplified.

Benefits of Belonging



Open a **Membership Savings Account** with \$25 and take advantage of the benefits of belonging to the credit union.

Saving Solutions

...Better rates

Special Savings

Save for future projects, trips or goals

- No minimum balance
- Earn interest while working toward your goal

Christmas Club

Minimize holiday stress with the Christmas Club

- Automatic deposit each time you're paid, or
- Deposit at a branch throughout the year
- Earn interest on your balance over \$100
- Funds will be transferred to your savings account in time for your holiday shopping

Money Market

Benefit with ...

- A low minimum opening balance of \$1,000
- Convenient access to your funds by check, in-branch withdrawal or ATM
- Higher interest rates on your deposit balance

Certificates of Deposit

Minimize risk and invest in a sure thing with a Certificate of Deposit. It features:

- Low opening deposit of \$1,000
- Monthly interest accrual
- Flexible terms—from three months to five years

Individual Retirement Accounts

Enjoy a simple solution to your retirement saving. Choose from a Traditional, Roth or Educational IRA featuring:

- No minimum balance
- Higher interest when you invest your IRA in a Certificate of Deposit
- Convenient access to your funds*
- Free rollover/transfer to or from alternate retirement plans

Checking Account Solutions

...Convenient access every day

Choose from a variety of checking accounts that suit your lifestyle:

- Direct Deposit Checking
- No-Fee Checking
- Interest Checking
- 55 Plus Checking (for seniors)
- Business Checking options

Life-Stage Solutions

Savasaurus Club

The Savasaurus Club teaches children 12 years and under about money and encourages them to save regularly through:

- Rewards and prizes for every in-branch deposit
- Higher interest rates on savings

CU Succeed™

Open a CU Succeed Account for teenagers and young adults who are focused on success.

CU Succeed members:

- Earn higher interest on savings
- Can earn scholarships for final grades at school

At age 16, members are eligible to apply for:

- CU Succeed Checking Account
- Credit cards with reasonable limits
- Low-rate auto loans

55-Plus Program

55-Plus accounts reward you for your experience and offers services with no or reduced fees. Ask a Member Advisor about the benefits and requirements of our 55-Plus Accounts.

Loan & Credit Line Solutions

...Finance life's incidentals

MembersFirst provides loan and credit solutions for the new, experienced and credit-challenged individual. Our loan selection offers competitive rates and flexible terms on:

- New and Used Vehicle Loans
- Visa Credit Cards
- Personal Loans
- Mortgages
- Home Equity Lines of Credit
- RV, Motorcycle and Boat Loans
- Credit-Establishing Loans
- Debt Reduction Loans

Solutions for Convenience

- Free Online Banking
- Free Mobile Banking
- Free Bill Pay on personal accounts
- Free Visa Debit Cards
- Free ATM Cards
- Free 24-Hour Phone Banking
- Safe Deposit Boxes at select locations
- Free Notary Services
- Travelers Cheques
- Money Orders
- Gift Cheques

We operate in your best interest so you experience fewer and lower fees on all services.

*The IRS may charge a fee for early withdrawal. Members are responsible for any penalties charged by the IRS.

All accounts are subject to verification by Early Warning Systems (Deluxe Detect) and Experian.