

FIRST FORUM

Your Source for Financial Solutions

Don't Fall for Scammers' Latest Tricks

It's time to be on high alert! Scammers are scamming, and they're getting better at the game.

We've had reports of scammers claiming to be MembersFirst Credit Union calling or texting members asking for their username and password or requesting card numbers, PINs or CVVs. As a reminder, MembersFirst will never call or text you to ask for your personal information including your user ID, online banking password, PIN or one-time passcode. If you initiate a call to the credit union at our published and verified phone number, we may ask you identifying questions that allow us to confirm your identity. If you are contacted by phone, text or email and asked for your information, please hang up or delete the text or email immediately. Do not respond to the text or email. Call the credit union at the number on our website instead.

How Can You Spot Fraud?

Text and SMS Fraud

Fraudsters love to send texts! Many of them pose as legitimate businesses and ask for your information or encourage you to visit a fraudulent website. **MembersFirst will never initiate a text to obtain personal information.** Text messages from our fraud teams are very specific and never require a password, account number, PIN or username.

Phone Fraud

Scammers may call you pretending to be the IRS, MembersFirst Credit Union or another financial institution. Remember, the IRS sends letters and notices via the U.S. postal service. They do not typically call individuals or businesses. **No legitimate financial institution will initiate a call and request your private information.**

Email Fraud

This is also called phishing. These emails come from addresses that look legitimate and include fake links. **Never click on a link unless you are 100% certain of the source.** No real business or government agency will request private information via email.

Card Fraud

Never give your credit or debit card PIN to anyone. Always review your card statements and shield the keypad at checkout when entering your PIN. If you're shopping online, be sure the website you're visiting is secure and reputable.

You Can Protect Yourself

Create Strong and Unique Barriers to Account Entry

Many people are hesitant about accessing their accounts and statements online because they fear being hacked or worry their information will fall into the wrong hands. While this concern is well founded, there are many ways you can protect yourself and your account information online. Some

methods include creating very strong passwords, registering mobile devices and computers and applying multi-factor authentication to your logins.

Regularly Review Your Account Information and Create Notifications and Alerts

Consider the flexibility and additional security that online and mobile access can provide. With online or mobile access to accounts, you can create notifications and alerts for transactions and activity that would be unusual for you. With transaction history at your fingertips, you can quickly review your account information and check your balance.

Reduce or Stop Receiving Paper Documents That Have Your Account Information

Consider switching to e-statements to avoid receiving detailed transaction history in your mailbox, where others can access it. Try using Bill Pay or online payment systems instead of writing checks.

Limit What You Carry in Your Wallet or on Your Person

While you're out and about at football or baseball games or simply enjoying fall festivals and events, consider using mobile payment options like Apple Pay®, Google Wallet™ or Samsung® Pay instead of walking around with all your credit and debit cards in your wallet. If you prefer the feel of that plastic in your hand because it "makes the spending more real and provides some accountability," consider turning your credit or debit card off with the Remote Control Cards feature in online banking when you're not using your card.

Secure Your Mobile and Electronic Devices

If you tend to misplace mobile devices or live in a space where your computer may be left unattended, set strong passwords to unlock devices or use biometric features to log in, like your fingerprint or facial recognition. No one is just like you; use those good looks to your advantage.

As scammers get more "scammy," we must stay ahead of the game and double down on protecting our financial information. Visit our blog for more tips and suggestions.

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5 WAYS TO CUT YOUR GROCERY BILL THIS HOLIDAY SEASON

Are gifts and goodies eating up your holiday budget? If so, consider looking for ways you can save in other areas – such as groceries. By incorporating just a few simple tips, you may be able to save yourself a whole lot of dough.

- 1. Plan ahead.** First, take stock of the food items you already have, and check the newspaper or internet for coupons and sales. Then plan your meals around your existing ingredients and discounted items.
- 2. Stick to your list.** It's hard to ignore those mouthwatering treats that show up during the holiday season, but do your best to resist tossing unnecessary items in your cart. If you have a certain weakness (such as cookies or chips), avoid those aisles altogether.
- 3. Forget brand loyalty.** Try out generic brands of your favorite products. Also, keep in mind that stores often stock their most expensive items at eye level, so search the top and bottom shelves for similar (but usually cheaper) items.
- 4. Do it yourself.** Pre-cut fruit, pre-sliced cheese and pre-diced veggies sure are convenient, but they also come with higher price tags. If you have the time, purchase the items whole and do the prep work yourself.

- 5. Consider a potluck.** When it comes to your holiday gatherings, don't be afraid to suggest a potluck-style meal. Perhaps you could cover the main dish, while your guests each bring a side. [It's more affordable and less work for you, too!]



A MembersFirst Visa Credit Card Could Be the Gift That Keeps on Giving This Holiday Season!

Credit cards are a mixed bag and get varied reviews, but in a world of flashy and gimmicky credit cards, a MembersFirst Visa® Credit Card could be the simple difference you're looking for. MembersFirst Credit Cards still offer some of the lowest NON-VARIABLE rates around with lower and fewer fees. Check out a MembersFirst Credit Card; we think you'll like what you see.

Ask about:

- Non-variable rates – 8.99% APR* on Platinum, 13.88% APR* on Classic – a rare find!
- Credit limits up to \$25,000
- 25-day grace period on purchases
- No annual fees
- Auto rental insurance
- Travel accident insurance
- ScoreCard® Rewards for every dollar you spend

Learn more at membersfirstga.com/credit-cards.

*APR = Annual Percentage Rate. Qualifications are based on an assessment of individual creditworthiness and our underwriting standards.

International Credit Union Day



Celebrate the 76th Anniversary of International Credit Union Day® with us at your local branch on **Thursday, October 17**. We'll have treats to celebrate you, our members. International Credit Union Day is celebrated at credit unions all around the world. This year's theme is "One World Through Cooperative Finance." Thank you for your membership and for being the best part of our credit union!

Mailing Address Update

The mailing address for all correspondence and payments has changed. **Effective immediately, please update your records with the following permanent mailing address:**

MembersFirst Credit Union
2476 Lawrenceville Hwy.
Decatur, GA 30033



DISCOVER THE POWER OF YOUR HOME'S EQUITY

With the equity you've built up in your home over the years, you could be sitting on a lot of money! With MembersFirst's competitive interest rates on home equity lines of credit, you can put your home's equity to work for you!

Home Equity Lines of Credit (HELOCs)

- Low rates starting at prime minus 1%
- Low closing costs
- Access your funds in person at any credit union branch, through mobile banking or through 24-hour telephone banking
- 5-Year draw period
- Pay interest only on the funds you use
- After the draw period expires, you then have ten years to repay the loan.

Whatever your needs, a line of credit can give you the money to make it happen! Use your HELOC to:

- Renovate your home
- Consolidate high-interest debt
- Finance a college education
- Buy a new vehicle
- Pay for wedding expenses
- Take a dream vacation

The possibilities are endless! With MembersFirst's competitive rates, you could save thousands of dollars in interest payments over the life of your loan. Why pay interest rates of

up to 30% when you don't have to? Skip the high-rate credit card and discover the power of your home's equity instead!

For quick and convenient approval, visit your nearest branch or call one of our lending professionals at (404) 978-0080. You can also apply online at membersfirstga.com/home-loans.



Your MembersFirst Visa Card Just Got More Accessible

MembersFirst Visa Credit Cardholders: In August, we enhanced the service we provide on our Visa Credit Cards. Cardholders now have direct access to all transactions, statements and payment options in the mobile app and online banking. With more convenient access, you can make credit card payments by transferring funds directly from your checking or savings accounts to your credit card. Visit our Visa Credit Cards page to learn about all the enhancements.

Visit membersfirstga.com/visa-payments to learn more.

The Holiday Countdown Is On

The holiday countdown is all over social media! Does the fast-approaching holiday season fill you with anxiety or overflowing excitement? Either way, our Holiday Loan is back to help you with your holiday expenses. With our Holiday Loan, you can borrow up to \$2,000 at a fixed rate. A fixed amount and fixed rate can help you make manageable payments after the season, rather than having a long list of credit card bills.

- Applications are available from October 21 – December 31
- Borrow up to \$2,000 at 13% APR* for 11 months
- A \$30 processing fee will apply

Stop by a branch to apply today!

*APR = Annual Percentage Rate. Payment example: borrowing \$2,000 for 11 months at 13% APR is \$100 bi-weekly/semi-monthly. The estimated monthly payment is \$215. There is a \$30 processing fee for each approved loan application processed. Effective October 21 – December 31, 2024. All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice.



CU

HAPPENINGS!



MembersFirst takes great pride in making a positive difference in the lives of our members, team members, partner hospitals, schools and businesses in the communities we serve. Check out some of our activities as we CU in our community!

Wellstar Wellness Stop – 1800 Corporate Building

As the credit union for Wellstar employees, we make it a priority to partner with the employee wellness team. Pictured is LeeAnn Sims prepared to provide financial wellness solutions to employees at the 1800 Building at Wellstar. It was a day well spent, as many existing and new members stopped by. We're looking forward to the next stop on the Wellness Train!



Moving Forward With Friends of Disabled Adults and Children (FODAC)

Pictured left to right: Ashley DuBois and Lily Stil of MembersFirst; Christine Fleming, Director of Program Development, FODAC; and Chris Brand, President/CEO, FODAC.



MembersFirst was happy to attend the ribbon cutting of FODAC's new location in Savannah, GA. We are proud to partner with FODAC in Tucker and Savannah to provide loans to their clients under their CreditAble program. We are equally proud to be FODAC's credit union and provide financial services to FODAC employees in both locations!

Back to School and Back to Business

Back-to-school time is always a blur as teachers and administrators get ready for the upcoming school year by planning and preparing for the students. This year, Angie Holland, former Business Development Officer for Douglas and Paulding County Schools, handed the reins over to Eddie Fincher, who joined the MembersFirst team as our newest, but very credit union-wise, Business Development Officer. Angie and Eddie are pictured presenting to teachers at a back-to-school meeting in the Paulding County School District. Welcome, Eddie!



On the Road with the SLP Students of the Savannah-Chatham County School System

This summer, 70 rising high school seniors who are part of Gulfstream's Student Leadership Program [SLP] in the Savannah-Chatham School District demonstrated their leadership skills and toured Washington D.C. Pictured is a group of our future leaders with Ashley DuBois, Business Development Officer at MembersFirst, and an SLP Community Advisor. The future looks fun and bright!



Woodville Tompkins High School Students Continue to Rise to the Occasion

Our 2024 student-employees at our Woodville Tompkins High School branch are Shayne and Kiyonna, seniors at WTHS in Savannah. As participants in the work-based learning program, they work in both the student-run branch and the local branches in Savannah and Pooler. In August, they took charge of the table setup at the Woodville Tompkins Open House and shared the benefits of credit union membership with their peers and parents in attendance. Welcome, Shayne and Kiyonna. We hope the skills you learn will help make a positive difference in your already very bright futures!



HOLIDAY CLOSINGS

Columbus Day

Monday, October 14, 2024

Veterans Day

Monday, November 11, 2024

Thanksgiving

Thursday, November 28, and Friday, November 29, 2024

Christmas Eve

Closing at 1 pm

Tuesday, December 24, 2024

Christmas Day

Wednesday, December 25, 2024

New Year's Day

Wednesday, January 1, 2025



Locations and Contact Information

Call Center

METRO ATLANTA

Phone [404] 978-0080
Fax [404] 978-0095

COASTAL GEORGIA

Phone [912] 352-2902
Fax [912] 352-0838

Branch Locations

Visit a branch near you.

Atlanta, Austell, Decatur, Douglasville, Hiram, Marietta, Newnan, Pooler, Sandy Springs and Savannah.

Main Office

2476 Lawrenceville Hwy.
Decatur, GA 30033-3226

Mortgages

[404] 978-0080

Mailing Address

2476 Lawrenceville Hwy.
Decatur, GA 30033-3226

Phone Banking

Metro Atlanta
[404] 978-0089
Coastal Georgia
[912] 352-0059

24-Hour Lending Service

membersfirstga.com

Website

membersfirstga.com

This credit union is federally insured by the National Credit Union Administration.



Download our free Mobile Banking App from Google Play™ or the Apple® App Store. Just search "membersfirstga"



CU SUCCEED SCHOLARSHIP DRAWING

Congratulations to our CU Succeed Scholarship winners, Caden R. and Joshua P.! Your hard work has paid off, and we are honored to award you with a contribution toward your educational endeavors after high school.

Calling all CU Succeed members! Our next CU Succeed Scholarship drawing will be on January 31. Get your reports cards and grade sheets turned in!

Is your student a CU Succeed member? Learn more about this student account benefit at membersfirstga.com.