

FIRST FORUM

Your Source for Financial Solutions

Caller ID Spoofing: How To Spot and Avoid This Growing Scam

Scammers are using **caller ID spoofing** to trick people into answering fraudulent calls. This scam manipulates phone networks to make a call appear as if it's coming from a trusted source, such as a bank, government agency or even a friend. Once you answer, scammers use deception to extract sensitive details or direct you to call a fraudulent number. The goal? To steal your personal and financial information.

Common Caller ID Spoofing Scams

- **Bank or Credit Union Fraud:** A fake representative claims there's suspicious activity on your account.
- **Government Agency Scam:** Impersonators threaten legal action if you don't provide information.
- **Tech Support Hoax:** Scammers claim your device is compromised and request remote access.
- **Family Emergency Scheme:** Fraudsters pretend to be a relative in urgent need of money.
- **Package Delivery Deception:** A fake courier calls for personal details to "verify" a shipment.

How To Protect Yourself

- **Never trust caller ID alone** – scammers can fake numbers.
- **Verify the caller** by hanging up and calling back using an official number.
- **Never share personal information** over the phone unless you are certain of the caller's identity.
- **Use call-blocking apps** like Hiya or Truecaller to screen suspicious numbers.

Red Flags of a Spoofed Call

- The caller pressures you into sharing sensitive details.
- You receive an unexpected call from an official agency.
- The caller demands immediate payment via gift cards or wire transfers.
- There are threats of legal action or account suspension.

What To Do if You've Been Targeted

1. **Contact your financial institution** if you shared account information.
2. **Monitor your accounts** for suspicious transactions.
3. **Change passwords** to protect your sensitive data.
4. **Report spoofing scams** to the FCC [fcc.gov] or FTC [reportfraud.ftc.gov].

Stay Alert

Caller ID spoofing is growing more sophisticated. Always verify unexpected calls, and never share sensitive information with unverified callers.

Remember

MembersFirst will **never** call, text or email you to ask for access to your banking apps or request your member number, username or password. If you feel you've been contacted by someone impersonating a MembersFirst Credit Union representative, hang up and call the credit union directly at 404-978-0080.

What Financial Counseling Can Do for You

Managing your money isn't always easy. That's where financial counseling comes in. Whether you're looking to create a budget that actually works, figure out how to tackle debt without feeling stressed or plan for big goals like buying a home or saving for retirement, a financial counselor can help you get there.

Financial counseling can help you:

Create a Game Plan: A counselor will help you understand where your money is going and create a spending plan [budget] that fits your lifestyle.

Tackle Debt Strategically: They'll work with you to find the best ways to pay down debt while covering your essentials.

Boost Your Credit Score: Learn how to build [or rebuild] your credit the smart way.

Set and Reach Goals: Whether saving for a dream vacation or buying a car, a counselor can help you plan to make it happen.

Reduce Financial Stress: Knowing you have a plan and someone to help you along the way makes a huge difference.

The best part? Financial counseling is free to you as a credit union member. Our counselors are certified and have years of experience serving members. Reach out to us today to get started at financialcounseling@membersfirstga.com.

Follow our blog at membersfirstga.com/blog for helpful articles and tips to help you manage your money.

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REVIEW YOUR ACCOUNTS DURING TAX SEASON

Tax season is here, and there's no better time to review all your financial accounts and get them in order. Did you know all members can work with our financial advisors? As you prepare your taxes, you may also want to review your financial goals. Our financial advisors, Evan Kulak and Michael McDermott, are here to help.

Whether it's planning for retirement, earning more on your cash, allocating your savings or generally building wealth – we encourage you to take a few minutes to chat with our financial advisors. Once tax season is over, you may want to put your tax refund money to work for you. Evan and Michael can help you and your family with:

- Investment Management
- Retirement Planning
- Insurance
- Education/College Planning

There is no commitment required to have a conversation and no account minimum to get started. You may also learn more by visiting the credit union's website at membersfirstga.com/wealth-and-wellness.

Connect with an advisor today!

YOUR ADVISORS:



Evan Kulak
Wealth Advisor
Phone: [470] 826-5870
Email: evan@cuwgroup.com



Michael McDermott
Wealth Advisor
Phone: [470] 826-5770
Email: michael@cuwgroup.com

Financial Planning | Investment Management Wealth Management | Retirement/401(k) Advice

Wealth management products and services are offered independently through Credit Union Wealth Group, an SEC-registered investment advisor. Credit Union Wealth Group and MembersFirst Credit Union are not affiliated. Products and services made available through Credit Union Wealth Group are not insured by NCUA or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any credit union, credit union service organization, or credit union affiliate. These products are subject to investment risk, including the possible loss of the principal amount invested.

Swap & Drop Is Back Through April 30!

Now through April 30, 2025, apply to **DROP your rate by 2%** when you **SWAP your auto loan** to MembersFirst! Rates are as low as **4.50% APR!*** You could pay off your loan sooner or save on your monthly payment!

Plus, qualified borrowers can enjoy 60 days of no payments!*

Perks of Refinancing With MembersFirst:

- ✓ Low, affordable rates
- ✓ Fair terms
- ✓ Affordable GAP Insurance¹
- ✓ Truly valuable warranty service
- ✓ Discounts on auto insurance with TruStage™
- ✓ No prepayment penalties

Refinance and save today!

Apply through April 30, 2025. **Visit membersfirstga.com/offers** to learn more or apply. Call 404-978-0080 or 912-352-2902 for more information.

Enjoy Great Rates on RVs and Motorcycles, Too!

- RVs as low as 5.50% APR*
- Motorcycles as low as 6.50% APR*



*APR=Annual Percentage Rate. Qualifications are based on an assessment of individual creditworthiness and our underwriting standards. Visit membersfirstga.com/offers/swap-and-drop for full details.

¹GAP, warranty and insurance services are available and provided through credit union affiliates. Separate terms and conditions apply.

SKIP-A-PAY: COMING APRIL 30

Hello, summer! Goodbye, summertime loan payment! Skip-A-Pay is coming soon. Look for more information on how you can skip your June or July loan payments and use the funds to finance your summer fun! Keep an eye on membersfirstga.com/offers for more on this popular promotion.



VISA BALANCE TRANSFER: Coming April 19 – June 30

High-rate Visa® credit cards are so out of style! Try on a MembersFirst Visa credit card for size and transfer **high-rate balances at just 5.99% APR* for 12 billing cycles with no balance transfer fee!** Rates after the promotion are just 8.99% APR* on a Visa Platinum and 13.88% APR* on a Visa Classic.

Already a cardholder? Apply to increase your limit at membersfirstga.com.

More details on this money-saving promotion are coming soon to membersfirstga.com/offers.

*APR=Annual Percentage Rate. Terms and conditions apply. Qualification is based on individual creditworthiness.



Important Update: Zelle® App Discontinuation and Secure Payment Alternatives

Zelle® App Discontinuation – What You Need To Know

Zelle® has announced that its standalone app has been **discontinued as of April 1, 2025**. As a result, **members who have used their MembersFirst Credit Union account to send payments with Zelle® are no longer able to send or receive money through the app**. At this time, MembersFirst Credit Union **does not offer Zelle® as a peer-to-peer (P2P) payment option**, as we continue to evaluate secure and member-friendly payment services.

Why MembersFirst Credit Union Does Not Currently Offer Zelle®

At MembersFirst, we prioritize your **safety, security and financial well-being**. While Zelle® is a widely used P2P service, we continue to evaluate payment services and solutions that will adequately address some of the concerns we have regarding the following:

- **Commitment to Member Support:** We strive to provide **secure and stress-free financial solutions**, ensuring that any service we offer allows us to fully support you if issues arise.
- **Security Risks:** Zelle® transactions **are instant and irreversible**, meaning funds sent to the wrong recipient or lost due to fraud **cannot be recovered**.
- **Limited Member Protection:** Zelle® transactions are **not covered under federal protections for unauthorized payments**, making it difficult for us to assist members in recovering lost funds.

Secure Alternatives for Transferring Money

We understand that convenient money transfers are essential. Here are safe and reliable alternatives available to our members:

Bill Pay Services

Send payments securely through **online or mobile banking** to individuals, businesses or external financial institutions, with funds typically credited within **1-2 business days**.

Member-to-Member Transfers

Easily transfer funds to other **MembersFirst accountholders** using **phone banking, online banking or our mobile app** (with recipient permission).

Third-Party Payment Apps

While MembersFirst does not endorse apps like **PayPal, Venmo® and Cash App**, members may use them with caution. These services are **independent of MembersFirst** and have separate policies, security measures and fraud protections.

Your Security Is Our Priority

We remain committed to **enhancing our digital banking services** to provide you with **secure, reliable and convenient** financial solutions. If you have any questions or need assistance with payment options, please contact us. Visit membersfirstga.com/zelle for more details.

All Zelle® trademarks used herein are the exclusive property of Early Warning Services, LLC, and are used with permission.



MANAGING OVERDRAFT PRIVILEGE (COURTESY PAY) FEES

As your credit union, we are committed to your financial well-being, especially with current economic changes and rising costs. We understand the challenges you may face in managing unexpected expenses or emergencies, and we are here to help you find ways to save on fees.

Here are some strategies to reduce or avoid NSF and overdraft fees:

1. You can **opt out of debit card Overdraft Privilege**. This simple step can prevent inadvertent fees, giving you control over your finances, especially when making minor purchases. No need to pay \$45 for a \$12 combo meal.
2. **Link your checking and savings accounts**. Deposit a small amount in a savings account to act as a buffer for the overdraft transfer. You can also build your own “overdraft account” by setting up an automatic transfer of \$5 or \$10 to a savings account every pay period. This way, when an overdraft occurs, we will transfer money from your savings to your checking. This fee is significantly less than NSF and Overdraft Privilege fees.
3. **Track your balance carefully**. Sign up for low-balance alerts and notifications so you know when transactions clear. [Notifications are available only through the mobile app.]
4. You can **remove Overdraft Privilege from your account**, or if you have an account elsewhere, switch to an account that does not authorize overdrafts. You may still be charged an NSF fee, but you won't rack up excessive Overdraft Privilege fees.



Fee Schedule

MembersFirst reviews and notifies you of changes to our fee schedule. We work to remain fair and competitive (we dislike fees as much as you do) and charge only the fees that contribute to operating costs. We've revised our fee schedule to minimize the impact fees have on our members.

DEPOSIT ACCOUNTS	
Christmas Club Early Withdrawal	\$10.00
Closure Fee (within 90 days of opening)	\$20.00
Excess Withdrawal from Savings (above 3 per quarter)	\$4.00
Savasaurus Club (per transaction in excess of one per month)	\$10.00
MONEY MARKET ACCOUNTS	
Minimum Balance Fee (average below \$1,000)	\$5.00
Excess Withdrawal Fee (each over 6 per month; only 3 by check)	\$5.00
SHARE DRAFT (CHECKING) ACCOUNTS	
Monthly Minimum Balance Fee for Share Draft Accounts	
Basic Business or Personal Business Share Draft (average balance below \$1,000)	\$10.00
Direct Deposit Share Draft (earns interest on average balance of \$1,000)	\$0.00
Fresh Start Checking (average balance below \$300)	\$10.00
Interest Share Draft per Month (average balance below \$300)	\$5.00
No-Fee Share Draft	\$0.00
Collection (overdraft)	\$15.00
Draft (check) Printing Charges	Depends on style
Overdraft Privilege (per item paid on member's behalf - maximum 4 fees per day)	\$33.00
Overdraft Protection Transfer (transfer from savings - maximum 20 fees per month)	\$7.00
ATM TRANSACTION FEES	
Publix® PRESTO! ATM Nationwide	Free
Non-MembersFirst / Foreign ATM Balance Inquiry Fee or Transaction Fee	Free
LOAN FEES	
Flood Certification	\$25.00
GA Mortgage Loan Fee	\$10.00
Skip-A-Payment Fee (promotion)	\$30.00
Legal Process per Event	\$50.00
Loan Advance Processing Fee (Fast Cash and Holiday Loan only)	\$30.00
Title Fee (used vehicle loans)	\$49.00
UCC Form Filing	\$10.00
OTHER FEES & CHARGES DEBIT	
Account Balancing / Research (per hour)	\$20.00
Account Verification	\$10.00
Bad Address (monthly; returned statements undeliverable)	\$5.00
Business Account Bill Pay (per month)	\$5.95
Check Cashing (checks over \$200)	\$5.00
Inactivity Monthly Fee (no activity for 12 months)	\$5.00
Merchant Cashier Check (from personal checking) / Check Exchange	\$15.00
Money Orders (each)	\$1.50
NSF - Non-Sufficient Funds per Item (maximum 1 fee per NSF item)	\$33.00
Overnight / Expedited Delivery	Actual cost
Paper Statement Fee	\$3.00
Phone Pay (delinquent loan only)	\$10.00
Photocopy (per page)	\$2.00
Replace Damaged/Lost/Stolen Card (debit/ATM)	\$10.00
Returned Deposit Item from Member Payable to Themselves	\$25.00
Shared Branching Convenience	\$1.50
Signature Guarantee (for members only - appointment required)	\$10.00
Statement Copy / Account History Printout	\$5.00
Stop Payment	\$33.00
Telephone Transfer (teller assisted - call center)	\$2.00
Teller Check / Official Check	\$5.00
Travel Money (reloadable card) [\$100-\$5,000]	\$5.00
Visa Gift Card [\$10-\$1,000]	\$5.00
Wire Transfer (Incoming)	\$10.00
Wire Transfer Outgoing (domestic)	\$15.00
Wire Transfer Outgoing (international)	Varies (\$60.00-\$100.00)

Effective February 28, 2025

CU HAPPENINGS!

HOLIDAY CLOSINGS

Memorial Day
Monday, May 26, 2025

Juneteenth
Thursday, June 19, 2025

Independence Day
Friday, July 4, 2025



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!

What a Day for Wellness at Wellstar Cobb

We had a lovely welcome from our friends at Wellstar Cobb at their recent Wellness Day event. We visited with more than 200 employees that day, each with a smile and kind hello! We're so proud to serve such a friendly group of team members at Wellstar. Here, LeeAnn Sims chats with a team member about how we can make a positive difference in her life.



STAR Student and Teacher Award Winners

Congratulations to the 2025 STAR students and teachers from each of the Paulding County School District high schools. This annual event is hosted by the Paulding Chamber of Commerce and sponsored by P.A.G.E. and MembersFirst to honor the senior students at each high school with the highest SAT scores who also finished in the top 10 percent of their class based on GPA. The students then select a teacher who has been instrumental in their academic development to be their STAR teacher. Congratulations to this amazing group of students and teachers. Each teacher received a \$100 gift card sponsored by MembersFirst.



SCCPSS Student Expo

One of our favorite things to do is share money-saving, budgeting and overall financial wellness tips with our members and the community. We had the opportunity to do just that at the Savannah-Chatham County Public School System Student Success Expo. Attendees learned more about CU services and invaluable financial wellness tips from Ashley DuBois and Kaye Aikens, who make financial education fun and memorable!



Pictured: Ashley DuBois, Kaye Aikens, Michael Riccio and WTHS Chef Bosier.

Leadership Shares the Love at Emory Decatur

Such a sweet gesture! The executive team at Emory Decatur, CEO Jen Schuck (left) and COO Andrew (Andy) Wurtzel (right), were spotted sharing the love and a sweet treat with employees in various departments at Emory Decatur. Employees who stopped by the credit union also received affection in the form of confections [see what we did there?] thanks to Cyrita and Monica, who always do a great job representing MFCU!



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: **Lucy H. and Markeisha B.!** 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 July 31. Get your report cards and grade sheets turned in by July 29!

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

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