

FIRST FORUM

Your Source for Financial Solutions

Feeling Good About Your Finances Is Possible. We Can Help!

Let's be honest, thinking about money can sometimes feel overwhelming. Between daily expenses, planning for the future and unexpected curveballs, it's easy to feel like you're just trying to keep your head above water. But what if you could feel confident, in control and genuinely positive about your finances? That feeling is called financial wellness, and it's absolutely within your reach.

Financial wellness isn't about being rich. It's about knowing where your money is going, having a plan you feel good about and being able to handle life's surprises without panic. It's about being able to save for the fun stuff (like a vacation or a new home) while still managing your responsibilities. And the best part? You don't have to figure it all out by yourself.

Meet Your Financial Best Friend: A Credit Union Counselor

Did you know that as a credit union member, you have access to a certified credit union financial counselor, completely free of charge? Think of them as a friendly, knowledgeable guide whose whole job is to help you succeed with your money. They are here to listen, support you without judgment and help you create a simple plan that works for your life.

Here are just a few ways your friendly financial counselor can help you succeed:

- **Build a Simple Budget That Actually Works:** Forget complicated spreadsheets! They'll help you figure out a simple way to track your spending so you can spend guilt-free and save more.
- **Tackle Debt Together:** If debt is weighing you down, you're not alone. Your counselor can sit with you and map out a step-by-step plan to pay it down, helping you feel lighter and more in control.
- **Dream Big and Plan for It:** What are you excited about? Buying a home? Planning for retirement? Finally taking that dream trip? Your counselor is your personal goal-setting partner, helping you turn those dreams into reality.
- **Boost Your Credit Score:** A good credit score can save you thousands! Your counselor can help you understand your credit report and give you easy tips to make your score shine.
- **Be a Sounding Board for Big Decisions:** Thinking about a major purchase? Your counselor is a safe, unbiased person to talk to, helping you weigh the pros and cons.

It Makes a Positive Difference!

Talking to a financial counselor can make a huge difference. People who do often say they feel a massive sense of relief and hope. In fact, national studies show that people who work with a financial counselor often see their debt go down and their credit scores go up.

But it's not just about the numbers. It's about trading financial stress for financial peace of mind. It's about feeling empowered to make smart choices and building habits that will help you for the rest of your life.

Ready to Take the First Step?

Getting started is easy. You have nothing to lose and so much confidence to gain. If you're ready to feel better about your finances, let's chat! Reach out to us today to schedule a relaxed, confidential conversation with one of our certified financial counselors. Or visit membersfirstga.com/ccufc to meet one of our counselors and schedule a session.

We can't wait to help you on your journey to financial wellness!



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DON'T BE FOOLED: A GUIDE TO AI SCAMS

Artificial intelligence (AI) is changing the world, but fraudsters are using it to create convincing new scams. Here's what you need to know to stay safe.

Common AI-Powered Scams:

- **AI Phishing Emails:** These highly personalized emails perfectly mimic legitimate companies to trick you into clicking malicious links or sharing sensitive information.
- **Chatbot Impersonation:** Fraudsters deploy AI chatbots that pose as customer service agents to persuade you to share personal data or make payments.
- **Deepfakes and Voice Cloning:** Scammers use AI to create realistic videos or clone the voice of a loved one, often to create a fake emergency and ask for money.
- **Fake Job Offers:** AI scrapes data from job sites to create realistic job offers and conduct automated interviews, often with the goal of stealing your information or charging upfront fees.

How to Protect Yourself:

- **Pause and Verify:** If a request is urgent, stop. Contact the person or organization through a verified phone number or website to confirm the request is real.

- **Spot the Red Flags:** Look for inconsistencies in communication, such as an unusual tone or grammar. Be suspicious of any unsolicited request for passwords, Social Security numbers or financial details.
- **Strengthen Your Security:** Use strong, unique passwords for your accounts and enable multi-factor authentication (MFA) whenever possible.
- **Report Suspicious Activity:** If you encounter a scam, report it to the Federal Trade Commission (FTC) and your local authorities. If the scam involves your personal banking information, be sure to let us know by calling 404-978-0080.

As always, please remember MembersFirst will never call, text or email asking you for your personal information. We will never request your online banking password to perform transactions or require you to share any payment app information with us. If you think you may have spotted a scam, report it right away.

You are the first line of defense when it comes to protecting your financial information.



Vacation Loan – Apply Through July 20

Gotta get away? You can with a Vacation Loan from MembersFirst!

Is there some place you've been wanting to go? Get there with a Vacation Loan from MembersFirst. With our fast, friendly service, we make it easy to jet off on the trip of your dreams!

Apply through July 20, 2025:

- Borrow up to \$5,000
- Low rate of 8.9% APR*
- Terms available up to 24 months

Apply online at membersfirstga.com or by using our mobile app. Just search "membersfirstga" in your mobile app store. Or, give us a call at 404-978-0080 or 912-352-2902 for more info.

*APR = Annual Percentage Rate. Qualifications are based on an assessment of individual creditworthiness and our underwriting standards. Loan amounts available from \$1,000 to \$5,000. Rate of 8.9% APR is good for financing up to 24 months and applies only to Vacation Loan promotion. Offer valid through July 20, 2025. Visit MembersFirstGA.com for all available loan rates and terms. Finance charge begins from the date of funding and is repaid over the term. Must be a member of MembersFirst Credit Union. Members with a charged-off account or loan or those in an active bankruptcy may not be approved. Offer begins May 20 and ends July 20, 2025. Program, rate, terms and conditions are subject to change without notice.

GO "ALL IN" WITH A MEMBERSFIRST CHECKING ACCOUNT!

Ready to simplify your finances? Our Direct Deposit Checking account offers:

- No monthly fees
- No minimum balance requirements
- Online banking
- Mobile app with mobile deposit and remote card controls
- Visa® debit card
- Free e-statements
- Overdraft privilege*
- BillPay
- And much more!

It's everything you need without the hassle and fees. Ask about checking accounts for students and members 55+.

Visit membersfirstga.com/join to open your checking account today and experience the MembersFirst difference!

*Subject to application approval. Direct deposit required.

A BUYER'S GUIDE TO A VOLATILE MARKET

A turbulent stock market can make anyone hesitant about buying a home or car. It can impact payments and lead to tighter lending, but it doesn't have to halt your plans. Success in today's market requires a focus on financial stability and a clear strategy.

Your Action Plan for a Major Purchase:

- **Solidify Your Finances:** In a shaky economy, a strong cash position is crucial. Boost your down payment and emergency savings to make your offer more competitive and provide a personal safety net.
- **Get Pre-Approved First:** Don't start shopping without a firm budget. Secure pre-approval for a mortgage or auto loan before you look. This is essential for navigating today's high interest rates for both homes and cars.
- **Budget for the Total Cost:** Look beyond the monthly payment. Factor in insurance, maintenance, property taxes and other long-term expenses. Make sure the total cost fits comfortably within your take-home pay.
- **Be Flexible to Find Value:** Inventory is tight for both starter homes and affordable vehicles. Be willing to compromise on wish-list items to find a

good deal. Consider certified pre-owned cars as a smart alternative to more expensive new models. Find valuable options by using a car-buying service like Auto Assistance [cuautosearch.com].

Ultimately, the best defense against market volatility is a strong personal financial position. By focusing on what you can control, like your budget, your savings and your preparedness, you can make a smart purchase with confidence. Start your home-buying journey by visiting ourmortgageteam.org or get preapproved for an auto loan at membersfirstga.com/apply.

Need help determining how to create a strong financial plan? Visit membersfirstga.com/ccufc to get started with free financial guidance.

Your 7-Step Mid-Year Financial Review

It's hard to believe, but half of 2025 is already behind us. Before we get too far into the second half, take a timeout from barbecues and beaches to give yourself a mid-year financial checkup. Use the seven steps below to guide you.

Step 1: Revisit Your Budget

Take some time to review your monthly budget. Is it working for you or are you falling behind each month? After reviewing, adjust your budget as necessary.

Step 2: Anticipate Large Expenses

List any large expenses you anticipate in the coming six months. This can include household appliances that may need replacing or an anticipated medical expense that is not fully covered by insurance.

Next, determine the spending category you will take the money from to cover these expenses. Deciding on a source for these funds now will help you avoid making the wrong choices when you're under pressure in the future.

If you do not have enough money set aside for these expenses, build a savings plan into your monthly budget so you have the funds available when you need them.

Step 3: Review Your Tax Withholdings

Review your tax withholdings to see if you need to make any adjustments. Your goal here is to pay the perfect amount so you're not hit with a huge tax bill at the end of the year, but you're also not lending the government your money all year long.

Step 4: Check Your Credit Score

Visit AnnualCreditReport.com for your free credit report from any of the three major credit bureaus. If your score has gone up in the last six months, you're doing great!

However, if your score has dropped, review your report in detail. Take the necessary steps to fix your score today, whether that means disputing charges on banking and credit card statements you feel are fraudulent or posted in error, setting up an automatic payment on some of your bills or lowering your credit utilization rate by paying with plastic less often.

Step 5: Review Your Investments

Review all your investments. This includes your retirement funds, any stock investments, bonds, trust funds or share certificates. Make sure you are maximizing your contributions when possible and that your other investments are performing according to plan. Adjust as necessary. If you're at a loss or just want another opinion on the changes you would like to make, set up a free consultation with Credit Union Wealth Group. Get started with a financial advisor by visiting membersfirstga.com/cuwg.

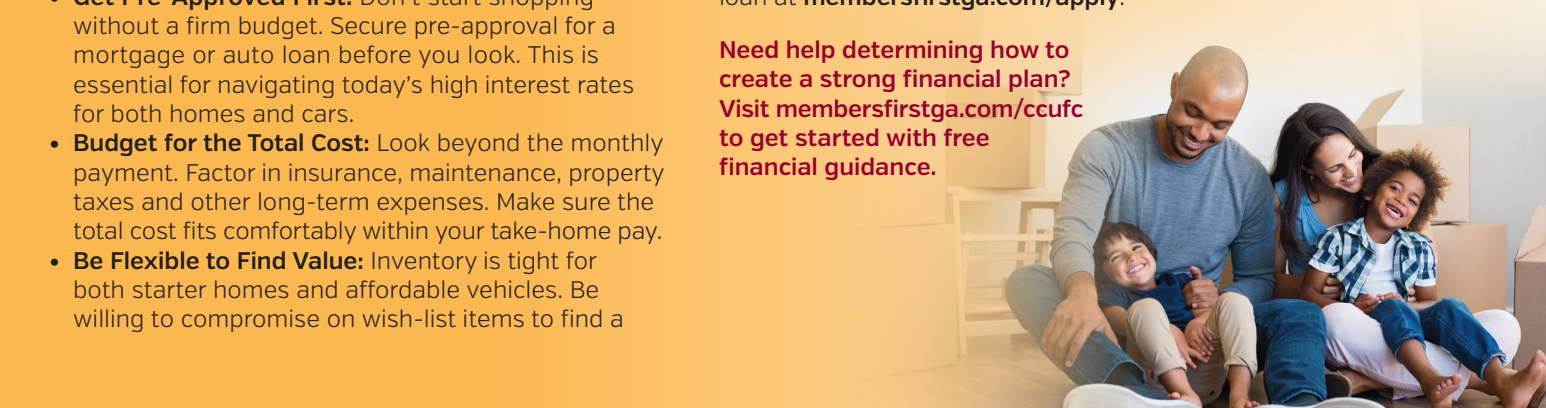
Step 6: Tackle Your Debt

List every outstanding debt you carry, including credit card debt and loans. Designate one debt to tackle first and work on a plan to pay it down. Once you've paid off this debt, move to the next one on your list.

Step 7: Review Your Financial Resolutions and Long-Term Goals

Review the financial resolutions and goals you dreamed up at the beginning of the year and then determine whether you are taking the steps necessary for making them happen. If you've been neglecting them, create a plan for working toward them for the rest of the year.

Now you can kick back and enjoy the season guilt-free. Happy summer!



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!

SCCPSS Celebrates 2025 Graduates

We celebrated another incredible year of achievement with the Savannah-Chatham County Public School System! Board members and Ashley DuBois, representing MembersFirst and Educate Chatham, joined SCCPSS Board members in honoring the Class of 2025 at memorable graduation ceremonies in the district. Congratulations to all the graduates and the dedicated educators who made this year a success!



Community Connections in Action

LeeAnn connected with the Wellstar Douglas community at their employee wellness event! It was a great day of health, smiles and strong partnerships, celebrating wellness in every way.



Wellness Warriors Ready to Go!

Lily and Eddie were all smiles and ready to roll into a day of wellness at Wellstar West Cobb! Excitement was in the air as they kicked off another amazing event with energy, enthusiasm and a whole lot of heart.



Piedmont Henry Luncheon Luau

Tropical smiles and island vibes! Our long-time members brought the sunshine to Piedmont Henry's luau luncheon in May. We always enjoy running into our members when we "CU" at work! Thank you for your membership, ladies!



HOLIDAY CLOSINGS

Independence Day

Friday, July 4, 2025

Labor Day

Monday, September 1, 2025

Columbus Day

Monday, October 13, 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."

Important Update to Our Expedited Funds Availability Policy

Effective July 1, 2025, the following changes were made to our Expedited Funds Availability Policy:

- When we place a hold on a check you deposit, the amount we may make available the next business day is increasing to \$275.
- We are increasing the amount you can withdraw in cash to \$550 if we otherwise delay cash withdrawals after certain check deposits.
- We may place an extended hold on checks deposited on any one day totaling more than \$6,725 (up from \$5,525).
- If you are a new member, funds from deposits of cash, wire transfers and the first \$6,725 (up from \$5,525) of a day's total deposits of cashier's, certified, teller's, traveler's and federal, state and local government checks will be available on the first business day after the day of your deposit, if the deposit meets certain conditions.

If you have any questions, please contact us at (404) 978-0080.



CU SUCCEED SCHOLARSHIP DRAWING

Calling all CU Succeed members! Our next CU Succeed Scholarship drawing will be on August 15. Get your report cards and grade sheets turned in by August 8!

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