

# FIRST FORUM

*Your Source for Financial Solutions*

## The Best Time to Buy a Home

Your home will probably be the most expensive item you'll ever buy. That's why it's of utmost importance that you time your purchase right and learn the best time of year to buy a home. Of course, market conditions, like mortgage rates and the general state of the economy, will significantly impact the price of your new home as well. Here are the best times of year to buy a home.

### Winter

As the traditional slowest season for the real estate market, winter will generally bring the lowest prices on homes. As one of the few buyers on the market, you'll also likely have an easier time negotiating a better deal with a seller. Finally, the professionals guiding you through the home-buying journey may be more available to work with you during this slower season, possibly making the process quicker.

Buying a home in the winter is not all fun and games, though. First, fewer homes for sale means slim pickings for you. If you'd like to have a wider selection of homes to choose from, winter may not be the best time for you to go house hunting. Depending on the area of the country you live in, you'll also be checking out homes and properties in less than ideal conditions. In addition, you'll have fewer daylight hours to get a feel for the home's true curb appeal and the amount of natural light that shines into it.

### Late spring

The real estate market really blossoms in the spring. This is the time of year when you'll see a large influx of new homes on the market. The warmer weather and longer days are ideal for scouting properties, inspecting roofs and exteriors of homes, as well as getting a feel for a community. You'll also have a robust inventory of homes on the market to choose from.

However, shopping for a new home during the warmer months of the year means competing with many other shoppers who can be interested in the same homes you are. This can lead to higher prices, fierce bidding wars and the inability to negotiate for a lower price. Lastly, realtors and title agencies can be swamped during this time of year and may have less time to work with you, resulting in a lengthier buying process.

### Early summer

Early summer is peak real estate season in the U.S. and often sees the most homes sold during the entire year. The weather is still warm and the days long, making for ideal home-shopping conditions.

Shopping for a home in the summer means shopping the homes that are left over from the influx of spring. You may have slimmer pickings, but sellers will also likely be more eager to sell before autumn and winter arrive.

**Let us help you navigate the home-buying process.**  
**Contact Our Mortgage Team if you're ready to buy.**  
**[info@OurMortgageTeam.org](mailto:info@OurMortgageTeam.org) | 800-503-6855**



## Skip-A-Payment – Give Your Fall Pockets a Little Boost!

Give your pockets a boost this upcoming holiday season! Apply to skip your November, December or January payments for Auto, Personal, Save As You Pay or Home Equity Loans. Skip-A-Payment begins October 24.

**Visit [membersfirstga.com/offers](https://membersfirstga.com/offers) for more information.**  
**Or call 404-978-0080 or 912-352-2902 for more info.**

### WHAT'S INSIDE

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# WHAT YOU NEED TO KNOW ABOUT A CREDIT FREEZE

Credit freezes are a powerful tool to safeguard your credit in today's digital age. Let's take a closer look at this protective measure, how it works and when and how to implement one.

## What is a credit freeze?

A credit freeze restricts access to your credit report so most companies cannot view your credit file or open new accounts in your name. This makes it difficult for identity thieves to take out loans or lines of credit using your information.

## When should I place a credit freeze?

You might consider placing a credit freeze in one of these scenarios:

- **After being the victim of identity theft or a data breach.** Freezing your credit can prevent scammers from opening accounts in your name.
- **If you don't plan to apply for new credit for a while.** Freezing your credit can be a proactive way to guard against fraud.
- **To protect the vulnerable, such as children or the elderly.** Placing a credit freeze on a child's or elderly person's credit can safeguard them from identity theft.

## How do I place a credit freeze on my accounts?

To place a credit freeze, you must contact each of the three major credit bureaus [Equifax, Experian and TransUnion] separately. Each bureau has its own process, but the general steps include visiting the credit bureau's website, verifying your identity and setting up a password. Once your identity is verified, the credit bureau will confirm that the freeze is in place. It's important to note that you'll need to go through this process with all three bureaus.

## How do I lift a credit freeze?

To lift, or temporarily thaw, a freeze, you'll need to visit the websites of each credit bureau again. You can choose to specify a duration for the thaw and/or a specific creditor to lift it for. After the specified amount of time, the freeze will automatically resume. Otherwise, just ask for the freeze to be lifted indefinitely. While unlocking a credit freeze is typically instant, thawing a credit freeze may take up to an hour or longer to process, depending on the bureau.

**IMPORTANT:** Keep close track of your passwords and PINs for each credit bureau so you can give access to your potential creditor as needed. The power to safeguard your credit is at your fingertips.

## Fall Swap and Drop Auto Refinance

COMING OCTOBER 20TH!

Fall into savings with our Fall Swap and Drop! **Swap your auto loan** from another lender to MembersFirst, and we'll **drop your rate by 2%** to as low as **3.99% APR.\***

- Auto loan rates as low as 3.99% APR\*
- RV loan rates as low as 4.99% APR\*
- Motorcycle loan rates as low as 5.99% APR\*

### You'll enjoy:

- ✓ Competitive rates
- ✓ Flexible repayment terms
- ✓ Affordable GAP and warranty services<sup>1</sup>

**Apply Oct. 20 - Dec. 31, 2025!**

**Visit [membersfirstga.com/offers](https://membersfirstga.com/offers)** to learn more or call 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. Floor rate of 3.99% APR on autos, 4.99% APR on RVs and 5.99% APR on motorcycles is as of October 20, 2025. Maximum loan term on auto, motorcycle and RV loans is 84 months. MembersFirst Credit Union will match the remaining term of the transferred loan during SWAP-AND-DROP promotion period. To receive the 2% reduction on your existing rate, loan must be transferred from a lender other than MembersFirst Credit Union. Finance charge begins from date of funding and is repaid over the term. First payment due date may vary based on repayment terms. Offer not available on existing MembersFirst auto loans. Loan amount must be a new MembersFirst CU auto, motorcycle or RV loan of \$5,000 or more. Offer available October 20 - December 31, 2025. All loans are subject to credit approval. Program, terms and conditions are subject to change without notice.

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

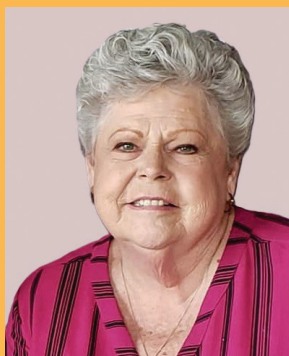
## SAFETY REMINDERS

### REMEMBER:

- **Keep your online banking information private.** Don't share login information with anyone. Each signer on your account can have their own login.
- **Never allow someone else access to your online banking to make a mobile deposit "on your behalf."** Requests like this are often fraudulent.

- **Beware of Bitcoin scams.** The fraud department of the credit union or FBI would NEVER call you to withdraw funds from your account for transfer to a Bitcoin machine.
- **Never write your PIN on your debit card.** Monitor your accounts on mobile or online banking regularly. Notify the credit union immediately if you see a charge or deposit you don't recall making or didn't expect. You don't have to wait for your monthly statement.

# FAREWELL, JOAN TIDWELL



With very heavy hearts, members of the MembersFirst family bid a final farewell to our friend and colleague Joan Tidwell on July 10, 2025. Joan passed away peacefully on Saturday, July 5, with family by her side.

Joan was truly the heart of MembersFirst for 29 years. As Vice President of Administrative Services, she was dedicated and caring as she managed staff and member services at our former North Dekalb Mall location. For Joan, this wasn't just a job – it was a calling. She greeted members by name, listened with compassion and often spent extra time offering not just financial guidance but also life advice, laughter and comfort. She celebrated with them in joyful moments and stood by them during difficult times. Every member felt seen, heard and valued.

Her generosity and attention to detail extended well beyond the front desk. Joan was the mastermind and master designer behind countless baby and wedding showers for staff, as well as member appreciation events. Holidays were her specialty – Halloween and Christmas were especially fun (and filling), with scrumptious treats, costumes and decorations that transformed our spaces. Even after retiring, she continued to supervise the decorating of our grand Christmas tree each year in the Decatur branch, right up to 2024.

Joan often spoke lovingly and proudly of her children, Tiffani and Trent, and her beloved husband, Bill, who preceded her in death. After retiring, she remained a cherished friend to many of us, always asking about our families and staying connected.

Joan Tidwell left a lasting mark on MembersFirst Credit Union. Her spirit of kindness, generosity and joy will live on in our hearts. She was deeply loved – and will be dearly missed.

**Rest well, Joan. You made a difference.**

## What to Buy and What to Skip

As we navigate the limitations of our budgets and finances, here are some helpful tips on what to buy and what to skip this season. You'll find the best savings in off-peak periods.

OCTOBER	NOVEMBER	DECEMBER
<b>Buy:</b> <ul style="list-style-type: none"><li>• Outdoor furniture</li><li>• Cars</li><li>• Fall clothing</li></ul> <b>Skip:</b> <ul style="list-style-type: none"><li>• Electronics</li><li>• Cold weather outerwear</li><li>• Appliances</li></ul>	<b>Buy:</b> <ul style="list-style-type: none"><li>• Electronics</li><li>• Small home appliances</li><li>• Tools</li></ul> <b>Skip:</b> <ul style="list-style-type: none"><li>• Toys</li><li>• Large home appliances</li><li>• Jewelry</li></ul>	<b>Buy:</b> <ul style="list-style-type: none"><li>• Electronics</li><li>• Toys</li><li>• Gift cards</li></ul> <b>Skip:</b> <ul style="list-style-type: none"><li>• Fitness equipment</li><li>• Home goods</li><li>• Winter clothing</li></ul>

Find money-saving deals on fall steals on Instagram by following pages like @passionatepennypincher and @savingwithqueen.

## International Credit Union (ICU) Day®

**Thursday, October 16, 2025**

Join us at your local branch on Thursday, October 16, as we celebrate you, our members, on the 77th annual International Credit Union (ICU) Day®. We'll have treats for you in all our lobbies. This year's theme is "Cooperation for a Prosperous World." The credit union movement is built on the philosophy of "people helping people." When we work together, everyone prospers; when we cooperate globally, we create a "Prosperous World." Credit unions across the globe do tremendous work to offer opportunities to individuals for growth and ownership. At MembersFirst, we work to make a positive difference in the lives of our members, and we are able to do that because of the loyalty and trust our valued members like you place in us each day.

**CELEBRATE WITH US!**  
**10.16.25**  
**INTERNATIONAL CREDIT UNION DAY**  
*You are the best part of our Credit Union.*  
**Thank you!**  
Enjoy a treat on us on **Thursday, October 16<sup>th</sup>** as we celebrate the cooperative spirit that embodies Credit Unions all over the world!  
  
**COOPERATION FOR A PROSPEROUS WORLD**  






# 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!

## Back-To-School Was a Blast With Our School District Partners

We want to send a MembersFirst shout-out to the administration, principals, teachers, support staff, transportation and nutrition teams in all our school districts – Douglas, Paulding and Chatham counties!

Thank you to every principal that allowed us some of their precious time during back-to-school meetings and open houses to share how MembersFirst can Make a Positive Difference in the lives of their staff and students. We had a fine time serving our schools:

- 12,000+ planners delivered
- 35+ events attended
- 6,300+ school system employees seen

We're looking forward to more teacher and staff Wellness Days, financial literacy classes and much more this school year.

## Making a Positive Difference With Our Time

Ashley DuBois and fellow ambassadors of the Savannah Chamber put in some rewarding volunteer hours boxing meals for families in the Savannah area.

## HOLIDAY CLOSINGS

### Columbus Day

Monday, October 13, 2025

### Veterans Day

Tuesday, November 11, 2025

### Thanksgiving

Thursday, November 27, and

Friday, November 28, 2025

### Christmas Eve

Wednesday, December 24,  
Closing at 1 PM

### Christmas Day

Thursday, December 25, 2025

### New Year's Day

Thursday, January 1, 2026



## 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

#### Mailing Address

2476 Lawrenceville Hwy.  
Decatur, GA 30033-3226

#### 24-Hour Lending

membersfirstga.com

#### Mortgages

(404) 978-0080

#### Phone Banking

Metro Atlanta

(404) 978-0089

Coastal Georgia

(912) 352-0059

#### 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."

## Take the Chill Out of Holiday Expenses With a Holiday Loan!

**Borrow up to \$2,000 for 11 months at 13% APR\***

Please note: There is a \$30 processing fee for each request.

**Apply Oct. 20 – Dec. 31, 2025, by visiting [membersfirstga.com/offers](https://membersfirstga.com/offers) or calling 404-978-0080 or 912-352-2902 for more info.**

\*APR=Annual Percentage Rate. Payment example: Borrowing \$2,000 for 11 months at 13% APR is \$100 bi-weekly/semimonthly. The estimated monthly payment is \$215. There is a \$30 processing fee for each approved loan application processed. Effective October 20 – December 31, 2025. All credit union loan programs, rates, terms and conditions are subject to change at any time without notice. First-time applicants: subject to individual creditworthiness and full underwriting guidelines and procedures.

## CU SUCCEED SCHOLARSHIP WINNERS

Congratulations to **Elanor K. and Amya R.**, our 2025 Summer CU Succeed Scholarship Winners! We're looking forward to our next drawing for our exceptional CU Succeed members. If you're 13 to 22 years old and enrolled in school, you are eligible to be a CU Succeed member, and you can enter the scholarship drawing with your grade sheet, report card or transcript for the **semester ending December 2025**. Get your reports cards and grade sheets turned in by **January 10, 2026!**

Is your student a CU Succeed member? Learn more about this student account benefit at [membersfirstga.com](https://membersfirstga.com).