

FIRST FORUM

Your Source for Financial Solutions

New Year, New Goals: Why Financial Wellness Matters

The start of a new year is a great time to set goals that make life better, and financial wellness is one of the most rewarding goals you can choose. It's not just about numbers; it's about peace of mind, confidence and the freedom to enjoy life without unnecessary stress.

Financial wellness isn't reserved for a certain age or income level – it's for everyone. Whether you're just starting out, managing a growing family or planning for retirement, making smart financial choices can help you feel secure and prepared for whatever comes next.

The best part? Building financial wellness doesn't have to be complicated. Small steps – like creating a budget, saving a little each month or paying down debt – can lead to big rewards over time. It's about progress, not perfection, and every step you take brings you closer to your goals.

This year, make financial wellness part of your resolutions. You'll discover that the benefits go beyond your bank account; they bring confidence, stability and peace of mind for the future.

4 Quick Wins for a Positive Start to the New Year

- 1. Create a Simple Budget** – Track your income and expenses to see where your money goes. Spent a bit too much in a certain category? Allocate a portion of those funds to another area, like debt management or savings goals.
- 2. Start a Savings Habit** – Even \$10 a week adds up over time. Automate it if you can! Set up a recurring savings transfer in online banking or with your employer.

3. Set Up a Free Financial Consultation – Visit membersfirstga.com/ccufc to get personalized guidance and find financial resources like budgeting and savings trackers, tips to build and maintain a healthy credit score and more.

4. Check In With a Wealth Management Advisor – Make sure you're on the right track for future financial success. Learn more at membersfirstga.com/wealth-management.

When you're ready, we're here to help! Our member-focused approach to helping you build and reach your financial goals goes beyond numbers on a page. We're here to listen and tailor a plan unique to your individual needs. That's what makes the difference at MembersFirst.



Financial Planning Investment Services

Michael McDermott
Financial Advisor

Credit Union Wealth Group is a registered investment advisor with the U.S. Securities and Exchange Commission. Investments in securities: Not FDIC Insured - Not NCUA Insured - No Bank Guarantee - May Lose Value.



WHAT'S INSIDE

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- Notice of Annual Meeting
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STAY IN CONTROL: HOW TO PREVENT ACCOUNT TAKEOVER SCAMS

Managing your accounts should be simple, and staying secure helps keep it that way. One way to help protect your personal and financial information is to stay on top of the latest scams, like account takeover (ATO) scams, and know how to prevent them. The good news is the warning signs are easy to spot, and keeping them top of mind can make a big difference.

What Is an Account Takeover?

An ATO happens when someone gains access to your online accounts without permission. Once inside, they might:

- Access personal information
- Make purchases
- Sell your login or personal data for a profit
- Steal rewards points or gift card balances
- Use your account to contact others
- Lock you out by changing recovery settings

How Does It Happen?

ATO is becoming increasingly common across the U.S. and can happen in several ways. In many cases, it can be prevented simply by being aware of the warning signs and acting accordingly.

For example, in one instance, a credit union member shared their banking login with someone claiming to be a contractor offering a quick home repair for upfront payment. The scammer said they needed access to “process the payment,” and the member, trusting the explanation, agreed. Unfortunately, instead of fixing the problem, the scammer emptied the member’s account.

Remember: No legitimate business or service provider, including MembersFirst, should ever ask for your online banking login.

Other ways scammers can gain access to your account include:

1. Collecting info through phishing emails, phone calls or text messages or from data breaches
2. Correctly guessing passwords
3. Reusing passwords from other sites

Signs Something Is Wrong

Ever get the feeling something isn’t quite right? Watch for these red flags:

- Password reset emails you didn’t request that say “urgent action required”
- Login alerts from unfamiliar devices
- Requests via email, text, phone or even in person for your login credentials or personal information
- Charges or account transactions you don’t recognize

Easy Ways to Stay Safe

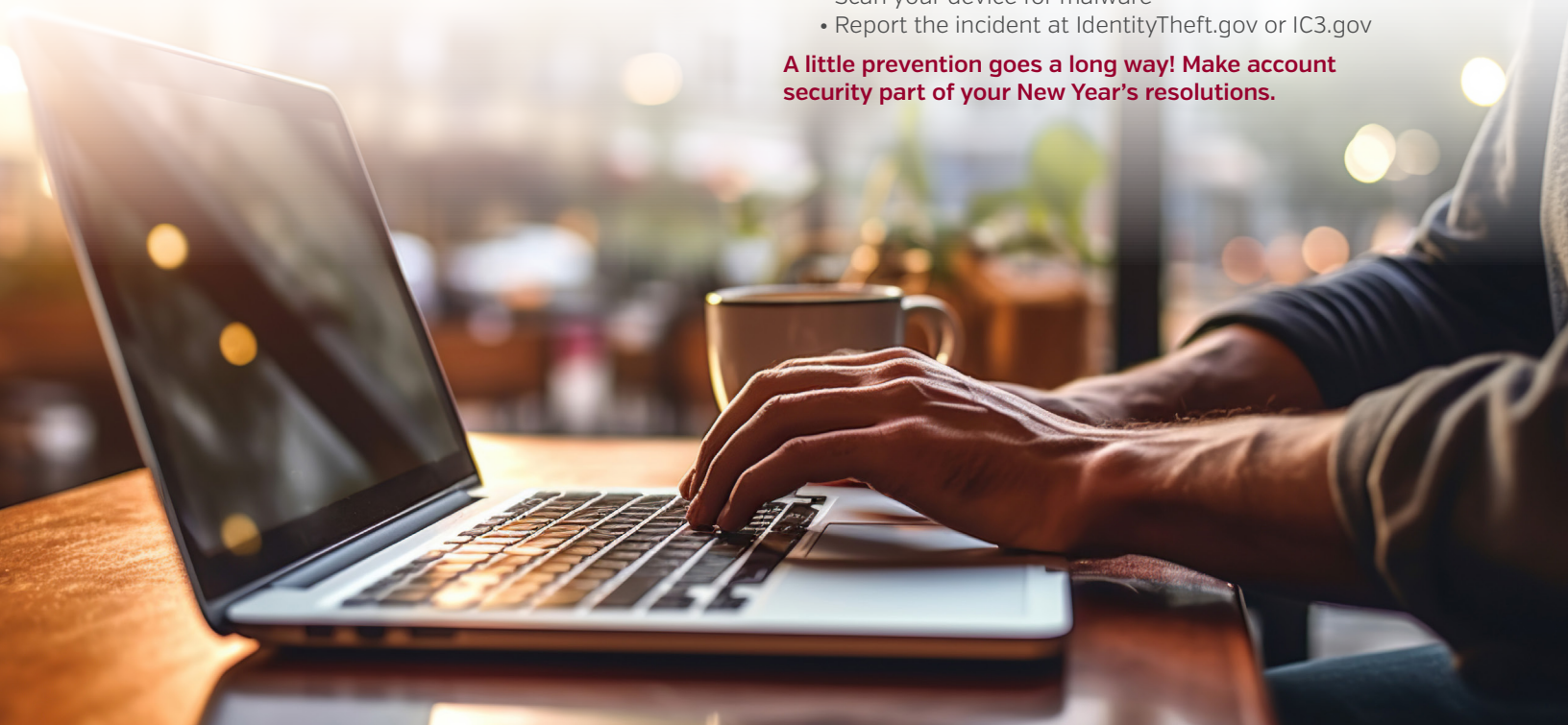
- Use strong, unique passwords
- Turn on multi-factor authentication (MFA)
- Set up transaction alerts in MembersFirst mobile banking and other financial accounts
- Avoid clicking suspicious links
- Check your accounts regularly
- Keep software updated
- Keep your credentials private
- Use secure payment methods

If Something Seems Off

Act quickly:

- Reset your passwords beginning with your email passwords
- Disable your debit and credit cards through our mobile app using the Remote Control Cards feature when not in use
- Contact your financial institutions
- Scan your device for malware
- Report the incident at [IdentityTheft.gov](https://www.identitytheft.gov) or [IC3.gov](https://www.ic3.gov)

A little prevention goes a long way! Make account security part of your New Year’s resolutions.



YOUR FINANCIAL RESET STARTS HERE

Ready to hit the reset button on high-interest debt? For a limited time, **transfer your balances to a MembersFirst Visa® Credit Card and enjoy 5.99% APR* for 12 months.** After the promotional period, rates start as low as 8.99% APR* – and there's **NO balance transfer fee.**

Why Make the Move?

- **No** balance transfer fee
- **No** default rate
- **No** annual fee on Classic and Platinum Visa options
- Low rates starting at 8.99% APR* after promo
- Earn **ScoreCard® Rewards** on every purchase
- 24/7 account access for convenience and control

Offer available January 20 – March 18.

Press reset on high rates – transfer your balance and save!

*APR=Annual Percentage Rate. Subject to credit approval. Promotional rate of 5.99% APR available on 12 billing cycles after the first transfer is made within the promotion period (January 20 – March 18, 2026.) Standard rates as of 12/11/25 are 8.99% APR for Platinum Visa Credit Card and 13.88% APR for Classic Visa Credit Card. All credit union loan programs, rates, terms and conditions are subject to change at any time without notice. See membersfirstga.com/credit-cards for more details and the most up-to-date rates and terms.

Thank You for a Wonderful Year

I want to extend my heartfelt thanks to our members, dedicated staff and volunteer Board of Directors for another incredible year at MembersFirst Credit Union. Your trust and commitment make everything we do possible.

With so many financial choices available, we're honored you continue to place your trust in us. Thank you for being part of our credit union family! We look forward to creating new opportunities in 2026 that make a positive difference in the lives of those we serve.

Terry Hardy, President/CEO

Wellstar Kennestone Branch Relocation – March 2026

Due to expansion projects at Wellstar Kennestone Hospital, your credit union will relocate to a new space on the Kennestone campus in March 2026.

You will find us in the main lobby of Atherton Place (in the location of the former gift shop) at 111 Tower Road, Marietta, GA 30060-6944.

The current location remains open to serve you while we make the move to Atherton Place. As we get closer to our relocation, we will provide specific dates and updates via our website, in-branch notices and social media platforms.

We look forward to serving you in our new location soon!

NOTICE OF ANNUAL MEETING

The annual MembersFirst Credit Union members' meeting will be held via video/phone conference at the offices in Decatur (Lawrenceville Highway), Douglasville, Hiram, Pooler, Sandy Springs, Savannah and WellStar Kennestone Hospital at 3:00 pm on Tuesday, February 10, 2026.

The following board members have agreed to stand for re-election:

- Don Neunaber
- Donald Remillard

Additional nominations are accepted through applications available at each branch. All members of MembersFirst Credit Union are encouraged to attend. Only items on the meeting agenda will be addressed during the membership meeting.

CU HAPPENINGS!

HOLIDAY CLOSINGS

New Year's Day
Thursday, January 1, 2026

Martin Luther King Jr. Day
Monday, January 19, 2026

Presidents Day
Monday, February 16, 2026

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!

International Credit Union Day 2025

Thank you for celebrating International Credit Union Day® with us on October 16 in our branches! This special day honored the theme "Cooperation for a Prosperous World" and gave us the chance to thank our amazing members – the heart of our credit union. Thank you for joining us and making the day unforgettable. We look forward to many more celebrations together!



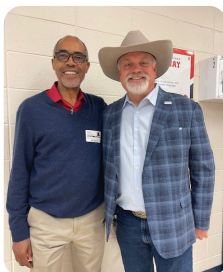
Foundations of Homeownership

MembersFirst Credit Union proudly hosted the 2nd annual Foundations of Homeownership Seminar with SCCPSS! This event equipped district employees with tools and resources to confidently pursue homeownership. A big thank you to our partners and SCCPSS team for making this impactful day possible!



Honoring Leadership and Legacy at PCHS

Mr. Eddie Fincher (MFCU), former principal of Paulding County High School, had the pleasure of visiting PCHS in December. While on campus, Mr. Fincher reunited with former student Mr. Micah Gravley [another wonderful credit union member], who shared how Mr. Fincher's guidance as a coach, teacher and administrator helped shape his success. Moments like these remind us why we're passionate about supporting education and our community. We're lucky to have you on our credit union team, Eddie!



Sharing the Benefits of Belonging at Wellstar Douglas

LeeAnn Sims, our VP of Business Development, connected with Wellstar Douglas Hospital team members at their recent benefits fair. She shared the many advantages of credit union membership and how MembersFirst can support their financial goals. We love building relationships and helping employees discover the benefits of belonging!



Celebrating Community and Holiday Traditions

Ashley DuBois joined teachers and volunteers at Garrison School in Savannah to help students and staff with their Holiday Store. We're proud to support this festive tradition and bring a little extra holiday cheer to the school community!



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
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."



Save the Date! Financial Wellbeing Virtual Seminar

Join us for an exclusive virtual seminar on Financial Wellbeing hosted by **Credit Union Wealth Group**.

Date: Thursday, February 19, 2026

Time: 6:00 PM (EST)

Location: Online via Zoom

Discover strategies to strengthen your financial health and plan for a secure future. **More details and registration information coming soon.** Mark your calendar today!

CU SUCCEED SCHOLARSHIP DRAWING

Hey, CU Succeed members! There's still time to submit your report card for our next scholarship drawing! Be sure to get your grades in by Wednesday, January 28, 2026, for our January 2026 drawing.

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