

FIRST FORUM

Your Source for Financial Solutions

How AI Is Fueling Modern Scams

Artificial Intelligence (AI) is a powerful tool. It's great when used for good; however, not everyone uses this technology with good intentions. While AI is responsible for incredible innovations, it has also given scammers a sophisticated new toolkit. Staying informed is your best defense against these high-tech tactics.

Scammers no longer rely on poorly written emails or obvious "robocalls." Here are a few ways AI allows scammers to scale their operations with unsettling precision:

- **Voice Cloning:** With just a few seconds of audio, which is often pulled from a social media post or a voicemail, AI can "clone" a voice. Scammers use this to impersonate family members in distress or even financial institution or government employees.
- **Deepfake Video:** High-quality fake videos can now be generated to impersonate executives or trusted figures in video calls, tricking people into authorizing urgent wire transfers.
- **Hyper-Personalized Phishing:** AI can scan public social media profiles to write emails or texts that reference your actual interests, recent travels or workplace, making these fake messages feel very real.
- **Synthetic Identities:** Criminals use AI to stitch together real and fake data (like a real Social Security number with a fake name) to open a "ghost" account that looks like it belongs to a real person.

Red Flags: How to Spot an AI Scam

AI is good, but it isn't perfect. Watch for these subtle "glitches" that may indicate a scam:

1. **Unusual Emotional Pressure:** Scammers use AI to mimic the tone of a crisis. If a "loved one" or "official" reaches out, pressuring you to move money immediately

to prevent an unwanted scenario from happening, stop. This is a classic tactic.

2. **Sensory Oddities:** In deepfake videos, look for unnatural blinking, strange shadows around the mouth or a slight lag between the audio and the video. In voice calls, listen for unnatural pauses or a "robotic" cadence.
3. **The "Callback" Test:** If you receive an unexpected or suspicious call from someone claiming to be from MembersFirst, any other financial institution or a government agency, hang up. Call back using the official number on a verified website.

Your Fraud Prevention Checklist

- **Establish a "Family Password":** Create a unique phrase that only your family knows. If you get a "help" call from a loved one, ask for the password to verify their identity.
- **Use Multi-Factor Authentication (MFA):** Always enable MFA on your accounts. This usually comes in the form of one-time passcodes via text or email or by visiting a link sent to your email.
- **Freeze Your Credit:** If you aren't planning to apply for a loan soon, freezing your credit is the best way to prevent scammers from using synthetic identities in your name.
- **Be Social Media Savvy:** Tighten your privacy settings. The less personal information you make public, the harder it is for AI to profile you for a scam.

Important Reminder: MembersFirst Credit Union will never call, text or email you to ask for your password, member number, Social Security number or a one-time verification code.

If you suspect you've been targeted by a scam or notice suspicious activity on your account, contact us at **404-978-0080** or visit us at any branch.



WHAT'S INSIDE

Managing Monthly Subscriptions

Level Up Your Financial Game

Swap & Drop Is Back

Offers Coming Soon

Wellstar Kennestone Branch Relocation

Update: Piedmont Atlanta Branch

CU Happenings



HIDDEN BUDGET BUSTERS:

MANAGING THE IMPACT OF MONTHLY SUBSCRIPTIONS

Digital subscriptions are designed for convenience, often requiring only a single click to activate. While individual charges of \$10 or \$15 may seem negligible, these recurring expenses can quietly accumulate and impact long-term savings.

The Long-Term Cost of Subscriptions

When evaluated beyond a monthly billing cycle, the cumulative cost of multiple services becomes more apparent:

Monthly Cost	Yearly Total	5-Year Total
\$14.99 (One Service)	\$179.88	\$899.40
\$44.97 (Three Services)	\$539.64	\$2,698.20
\$89.94 (Six Services)	\$1,079.28	\$5,396.40

Common Subscription Pitfalls

- **The Double-Subscription Trap:** It is possible to pay for the same service twice by signing up via a direct website and re-subscribing through an app store or a third-party “channel” provider. Because these charges appear under different names on bank statements, they are frequently overlooked.

- **Cancellation Hurdles:** Many companies utilize “dark patterns,” such as hiding cancellation links deep within account settings or requiring a phone call to end a service that was started online.
- **Automatic Renewal:** Billing cycles often lock in another full month of service if cancellation is not completed at least 24–48 hours before the renewal date.

Steps for a Manual Digital Audit

To regain control of monthly spending, a proactive approach is often necessary:

- **Review Billing Statements:** Periodically audit the last three months of bank statements to identify unrecognized recurring charges.
- **Check App Store Settings:** Many subscriptions are managed through the “subscriptions” menu in your device’s app store settings rather than within the individual apps.
- **Avoid the “Canceled Card” Myth:** Reporting a card as lost or stolen may not stop recurring charges. Modern payment networks often automatically provide updated card information to merchants to ensure service continues uninterrupted.

The only definitive way to stop a charge is to cancel the service directly with the provider. If an unauthorized recurring charge is detected, contact your financial institution for assistance.



THANK YOU FOR JOINING OUR WEBINAR!

Presented by MembersFirst and your financial advisors, Michael and Evan from Credit Union Wealth Group, the Financial Wellbeing session offered valuable insights on preparing for long-term financial success and shared best practices for putting your retirement plan into action.

Missed the webinar? Watch the recording and look for details on upcoming seminars to help you discover strategies to strengthen your financial health and plan for a secure future at membersfirstga.com/webinars.

Dare to Compare

Ever compared how the cards in your wallet stack up to a **MembersFirst Visa® Credit Card**? Go ahead! We think you'll be glad you did.

Non-variable rates are as low as **8.99% APR*** on Visa Platinum. Need more reasons to make the move? How about:

- No balance transfer fee
- No default rate
- No annual fee on Visa Classic and Platinum options
- Earn ScoreCard® Rewards on every purchase
- 24/7 account access via online banking for convenience and control

Want to build or repair credit? Ask about our Visa Secured Credit Card.

Why wait? Carry the card that saves you money right from the start! Visit membersfirstga.com/credit-cards to apply and transfer your balance today!



*APR=Annual Percentage Rate. Subject to credit approval. Visa Credit Card rates as of 3/19/2026 are 8.99% APR for Visa Platinum Credit Card and 13.88% APR for Visa Classic 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.

SWAP & DROP IS BACK THROUGH APRIL 30!

Now through April 30, 2026, apply to **DROP** your rate by 2% when you **SWAP** your auto loan to MembersFirst! Rates are as low as **3.99% APR!*** You could pay off your loan sooner or save on your monthly payment!

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, 2026. Visit membersfirstga.com/swap to learn more or apply. Call 404-978-0080 or 912-352-2902 for more information.

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

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



Offers Coming Soon

Skip-A-Pay

Skip-A-Pay is just around the corner! Look for more information on how you can skip your June or July loan payments and use the funds for whatever you need this summer! Keep an eye on membersfirstga.com/offers for more on this popular promotion.

Vacation Loans

Need a little more cash for an upcoming getaway or seasonal project that won't break the bank? A Vacation Loan from MembersFirst is just the ticket! **Borrow up to \$5,000 at 8.9% APR for 24 months.** Make sure a MembersFirst Vacation Loan is on your summer itinerary! Watch for more on this offer, coming in May!

UPDATE: WELLSTAR KENNESTONE BRANCH

Due to expansion projects at Wellstar Kennestone Hospital, your credit union will **relocate to a new space on the Kennestone campus on April 13, 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. We'll provide any important updates via our website, in-branch notices and social media platforms.

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

Piedmont Atlanta Branch – Closing June 5, 2026

We are saddened to announce that our branch location at Piedmont Atlanta will be closing June 5, 2026.

Our history with Piedmont Healthcare dates to March 29, 1974, when Nora Brown, laboratory supervisor sought counsel to start a credit union for the employees of Piedmont Hospital. With the support of the hospital CEO, Mr. Hulett Sumlin, and the hospital administration, we were provided space, supplies and a manager's salary. With 10 charter members and \$50 deposited, the Credit Union was born. In 1990 the credit union moved into a room in the basement of the 1984 building. As the employees of Piedmont Hospital, Shepherd Spinal Center and physicians' groups recognized the unique value and opportunities the credit union provided, we outgrew our space and were relocated to our current space on the 6th floor of the 1984 building. Our connection to the employees at Piedmont Atlanta is deep and our staff have become trusted advisors and friends to many of our members on campus.

While we would prefer to continue serving our Piedmont Atlanta family in this location, **changes in campus space requirements and the planned demolition of the 1984 building means we can no longer remain in our current location.** We have worked to find a way to stay on campus or within reach of our Piedmont Atlanta members but have been unable to secure a location within the hospital's current plans or a convenient off-campus location. This is not the outcome we hoped for.

We are grateful to the Piedmont employees, Shepherd Center employees and physicians' groups and affiliates who have trusted us with their finances on this campus for 52 years. We remain open in our current location through June 5, 2026 to provide you with the quality service you have come to expect from MembersFirst. After June 5, we will continue to serve you online, over the phone and at any of our 8 locations throughout Metro Atlanta.

Please visit membersfirstga.com/contact for a list of branches, surcharge-free ATM locations and information on how to find credit union service centers near you. Make sure you enroll in online banking services to keep the credit union in your pocket, 24/7.

Thank you for allowing us to serve you, Piedmont Atlanta!

ATTENTION: Double-Check Your ACH Information

Before setting up direct deposit or automatic payments to pay bills, take a moment to verify your account details. A quick call or check-in with a Member Advisor can help prevent delays, returns or missed payments.

We're happy to help you:

- Verify your routing number
- Confirm your savings or checking account number

One small error – even a single digit – can cause an electronic credit or debit to fail. Avoid the hassle by confirming your information in advance.

Contact us at 404-978-0080, and we'll be glad to assist you.



Added Security, Extra Peace of Mind

We've added an extra layer of security in online banking to protect your account. A One-Time Passcode (OTP) sent by text message to your phone number will now be required to access certain areas of online banking. When prompted, simply enter the code directly into the mobile or online banking screen to continue.

Reminder: MembersFirst Credit Union will never ask you to provide this code. You should never share this code with anyone.

LEVEL UP YOUR FINANCIAL GAME



with **MEMBERSFIRST**
CREDIT UNION

- FINANCIAL COUNSELING
- WEALTH MANAGEMENT
- TOOLS & RESOURCES

[MEMBERSFIRSTGA.COM/LEVELUP](https://membersfirstga.com/levelup)

No matter what level you're at, MembersFirst can help you level up your financial game with one-on-one financial counseling, wealth management, tools and resources to help you reach your goals – no cheat code required!

Set a new high score for savings and be the boss of your budget. Visit membersfirstga.com/levelup and get started today!

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!

A Proud Connection

Impactful teachers never stop rooting for their students. MembersFirst's Eddie Fincher recently visited with P.B. Ritch Middle School staff and Principal Dr. Christy Carson, who just happens to be his former student! We're so proud to see this connection come full circle in our community.



Wellness and a Little Luck at Mitsubishi

What a lucky day at Mitsubishi Power Systems! Ashley (left) brought the financial wellness wisdom, Olivia (right) delivered health vibes and soothing chair massages, and Skye (middle) struck gold as the winner of the St. Patrick's Day-themed goodies!



Connecting in the Community

Lily Still and LeeAnn Sims (first image) recently visited Wellstar North Fulton (middle image) and Paulding on their Wellness Days and caught up with longtime member Melanie Honea Duncan, Supervisor of Patient Relations (last image). It's always a pleasure meeting new faces and running into members when we're out and about in the community! We love any chance to step out and support the healthcare heroes who keep our community strong!



HOLIDAY CLOSINGS

Memorial Day

Monday, May 25, 2026

Juneteenth National Independence Day

Friday, June 19, 2026

Labor Day

Monday, September 7, 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

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."

CU SUCCEED SCHOLARSHIP DRAWING

Congratulations to our CU Succeed Scholarship winners: Caden R. and Kenyan T.! Your dedication has truly shown, and we are honored to present you with a contribution to support your educational goals beyond high school.

Calling all CU Succeed members! Our next CU Succeed Scholarship drawing will be on July 31. Be sure to get those impressive report cards turned in by July 29!

Want to open a CU Succeed account? Learn more about this student account benefit at membersfirstga.com.

