



Become a **Member-Owner**

Open an account at MembersFirst Credit Union and belong to a group of individuals who benefit from affordable financial solutions and exceptional service. We call you members.

1. Open a Membership Savings Account
2. Make a small deposit of \$25 (required)
3. Start reaping the benefits

Your membership savings account opens the door to ownership and opportunity. Plus, you earn interest on your deposit balances over \$100.

You will need a valid government-issued picture ID.



We care.

At MembersFirst Credit Union we put the concerns and welfare of our members first.

We work to earn your **trust**.

We promise security for our members' deposits through safe and responsible investment and credit decisions.

We **respect** your time and needs.

We offer competitive financial solutions that provide opportunities for ownership and financial wellness. We seek innovative ways to deliver solutions that simplify the lives of our members and offer service that exceeds their expectations.

Phone: 404 978-0080

Web: MembersFirstGA.com



ALWAYS
IN
YOUR
BEST
INTEREST

6/2014

Your Finances.
Your Credit Union.
Your Life ... Simplified.

Loan Options



Opportunities for Ownership

Vehicle Loans

Get in the driver's seat and own a vehicle of your choosing with an Auto Loan from MembersFirst. The competitive vehicle loan rates and flexible terms make ownership affordable and simplifies the purchase process.

Finance or refinance a **New or Used Vehicle, Boat, Recreational Vehicle or Motorcycle** with MembersFirst.

- Up to 100% financing for new and used vehicles
- Loans up to \$50,000
- Loan terms up to 84 months
- Extended Service Warranty available
- GAP—Guaranteed Auto Protection available

Car Finding Services

Visit Member Showroom on our website to locate and compare cars and prices before you go shopping, plus get a free True Car Report. You can also contact Enterprise Car Sales or Car Connection for help in finding a car that's right for you.

Home Loans/Mortgages

NMLS # 452961

Open the window of opportunity to homeownership with a First Mortgage or vacation home loan from MembersFirst. Choose from fixed or adjustable rates and flexible terms from 10 to 30 years. In most cases, our mortgage loans feature below-average closing costs.

Call **678 658-4466** to apply.



Opportunities for Growth

Home Equity Line of Credit (HELOC)

Borrow up to 90% of the available equity in your home and have access to your funds as you need with a Home Equity Line of Credit from MembersFirst. A Home Equity Line of Credit features low adjustable rates and can be used however you choose – like a home renovation or extension, college tuition and so much more.

General Purpose Loans & Personal Loans

A personal loan is really personal... Use it any way you want. Simplify your life events – vacations, weddings, home improvements and so much more – with a personal loan from your credit union.

- Borrow up to \$15,000
- Flexible payment options
- Flexible terms up to 48 months

Credit Establishing Loan

If you're seeking to build, improve or establish credit, this unique loan gives you the opportunity to reshape your financial future.

- Borrow up to \$2500.00
- Loan terms up to 18 months

Apply
24 hours
a day
online or
by phone.

24-Hour Loan Line
800 798-1073

Share Secured Loans

A Share or Certificate Secured loan is a good way to build your credit or finance a small project while earning interest on your deposit balance. Your loan is guaranteed by your savings so you can take advantage of a lower interest rate on the loan while you continue to earn interest on the deposit.

- You set your loan amount with your savings
- Flexible terms up to 36 months

Visa® Credit Cards

Give yourself the credit you deserve with a MembersFirst Visa® Credit Card. Enjoy low rates and no annual fee*. Earn ScoreCard® Reward points for purchases plus take advantage of the many other discounts available when you make your purchase with your MembersFirst Visa®.

* There is a \$15 annual fee for Visa Secured.

Ask about our
Debt Reduction
and
Seasonal Loans.



Loan Protection Services:

*Credit Life Insurance,
Guaranteed Auto protection
(GAP) and Extended Service
Warranty available on Autos*

For details on any of these services, speak to your loan officer today. Apply for your loan quickly and easily 24 hours a day / 7 days a week: Online at **www.membersfirstga.com** or by phone at **800 798-1073**.