

Checks & Balances

April 2010



1ST CHOICE CREDIT UNION Helping You Make Financial Sense

Save B.I.G.

This Is the Year I Pay Myself First!

You'll Make It B.I.G. When You:

Build- Build your savings

Invest- Invest in CDs, IRAs, Home and/or Small Business

Grow- Grow your assets for future generations

Visit the credit union for more details.

Congratulations!

Congratulations to Janaye Taylor for being named 1st Choice Union Employee of the Year.

1st Choice would like to congratulate Chairman James Wright, Sr., James Reed, Jr., Brenda Tookes and James Jackson for being newly re-elected to the Board of Directors.

Help Us Celebrate Youth!

Visit 1st Choice Credit Union the week of April 18 - 24 to help us celebrate National Credit Union Youth Week. 1st Choice Credit Union will show youth and teens how to get in the savings game. Stop by our lobbies for details.

Montgomery Named One of Atlanta's 100 Women of Influence

Sheilah Montgomery, President/CEO of 1st Choice Credit Union, was named one of Atlanta's Top 100 Women of Influence by the Atlanta Business League. Past recipients of this prestigious award include, Coretta Scott King, Christine King Farris, Xernona Clayton, Alexis Scott, Leona Barr-Davenport, Juanita Powell Baranco, Dr. Johnetta Cole, Henrietta Antonin, and Ingrid Saunders Jones. Atlanta's Top 100 Women of Influence are selected based on their professional achievements, demonstrated leadership ability, and contribution and commitment to the community they serve.



Credit Union ATM/Debit Card Consent Form

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway.

We have standard overdraft practices that come with your account if you have Direct Deposit. This notice explains our standard overdraft practices. (See Overdraft Privilege disclosure for details.)

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

After August 15, 2010, we will not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if 1st Choice Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$30.00 each time we pay an overdraft.
- Your account is limited to \$500.00 total overdrawn balance by way of transactions and or fees applied.

What if I want 1st Choice Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, complete the form below and **present it at a branch or mail it to 315 Auburn Avenue NE, Atlanta, GA 30303.**

If you authorize the credit union to pay overdrafts for ATM and everyday debit card transactions, you may revoke it at any time.

- I do want 1st Choice Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.
- I do not want 1st Choice Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____

Printed Name: _____

Date: _____ Account Number: _____

1st Choice Credit Union

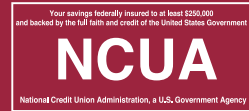
Web Address: www.1stchoicecu.org

315 Auburn Ave NE
Atlanta, GA 30303
(404) 832-5800
Fax: (404) 607-8252
8:30 a.m. – 4:00 p.m.

Grady Hospital (2nd Floor)
80 Jesse Hill, Jr. Drive
Atlanta, GA 30303
(404) 616-4027
Fax: (404) 616-6259
7:15 a.m. – 4:00 p.m.
7:15 a.m. – 5:00 p.m.
(paydays only)

Board Members

Sheilah Montgomery Pres/CEO
James Wright, Sr.- Chairman
Marlene Cooper Stiggers
Howard Mosby - Vice Chairman
James Reed, Jr.
Eddie Cheung
Dr. Cyril Spann
Paresh Patel
Brenda Tookes
James Jackson



Holiday Closing

Memorial Day

May 31

Our Auburn Office will be closed on May 7th due to the Sweet Auburn Festival. Please visit our Grady Office from 7:15 a.m. to 4:00 p.m.

FACT ACT NOTICE

We may report information about your loan and deposit accounts to credit bureaus. Late payments, missed payments, or other defaults on your accounts may be reflected in your credit report.

FREE MONEY

S. Gilmore has been randomly awarded \$25 from 1st Choice Credit Union. Check each issue of our newsletter to see if you are the next Free Money winner!