

Checks & Balances

April 2011

Payroll Deduction: The Tool You Need to Get the Job Done

Being consistent with a savings plan is a tough job, especially when the troubled economy has your budget stretched to the limits. Having the right tool can make it easier!

Payroll deduction is the perfect tool to make your savings automatic. When you use payroll deduction, you don't have to think about the money you won't be spending or make a choice every single month to put something away for later.

When you sign up for payroll deduction, you can authorize a monthly automatic transfer of an amount you choose to any of your 1st Choice CU savings accounts, including:

- Holiday Savings Account
- Regular Share (Savings) Account
- Individual Retirement Account
- Money Market Account
- Save B.I.G. Account

The key to savings success is as simple as choosing the right tool! For more information on opening a savings account or signing up for payroll deduction, stop by the credit union.



Youth Week

Visit 1st Choice Credit Union the week of April 17-23 and help us celebrate National Credit Union Youth Week. This year's theme, "Money Rock\$ At My Credit Union," shows youth and teens how 1st Choice Credit Union can help them meet financial goals.



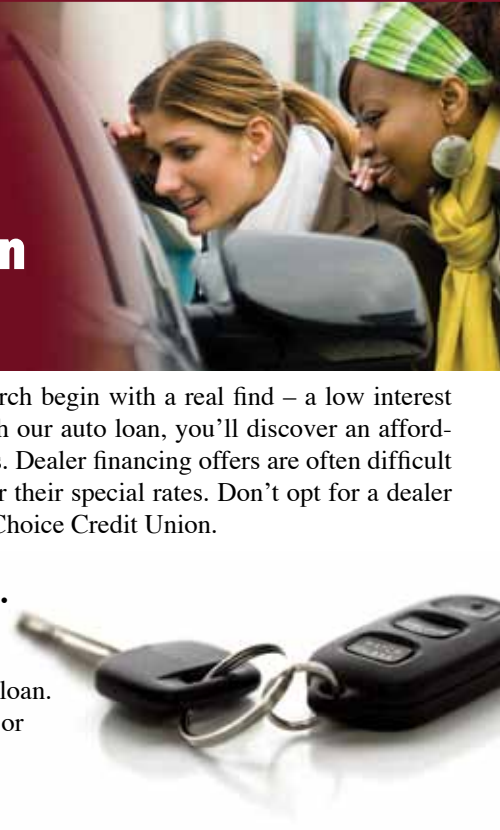
Let Your Search Begin By Finding Value

Searching for a new or used car? Let the search begin with a real find – a low interest auto loan from 1st Choice Credit Union. With our auto loan, you'll discover an affordable, simple loan designed to meet your needs. Dealer financing offers are often difficult to decipher, and most buyers don't qualify for their special rates. Don't opt for a dealer loan without comparing it to a loan from 1st Choice Credit Union.

Your rate could be as low 5% APR*.

You may have to search for just the right car, but you don't have to search for just the right loan. Call the credit union today at (404) 832-5800 or visit www.1stchoicecu.org.

**Annual Percentage Rate.*



Right Around the Corner Wherever You Roam!

Did you know that as a member of 1st Choice Credit Union, you have access to thousands of Shared Service Centers nationwide? 1st Choice Credit Union has joined the CU Service Center Network, which allows you to conduct routine financial transactions at over 4,500 locations across the United States and many more around the world. To locate CU Service Center locations and hours, visit www.cuswirl.com.

Depending on location, you will be able to conduct most routine transactions including:

- Deposits
- Withdrawals
- Transfers
- Check Cashing
- Loan Payments

With Shared Service Centers, your credit union is always right around the corner!



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)

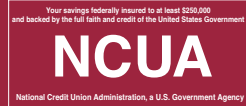
Board Members

James Wright, Sr.
Chairman
Howard Mosby
Vice Chairman
Daniel Caldwell
Interim President/CEO
Eddie Cheung
James Jackson
Reginald Lindsay
Paresh Patel
James Reed, Jr.
Dr. Cyril Spann
Brenda Tookes

Congratulations!

Congratulations to La'Keisha Ford who was recently named 1st Choice Credit Union Employee of the Year.

1st Choice would like to congratulate Vice Chairman Howard Mosby and James Reed, Jr. who were re-elected to our board of directors and Reginald Lindsay who was newly elected to the board. We appreciate the dedication and hard work of all of our volunteers.



Banking Easy *You are here. We can be, too.*

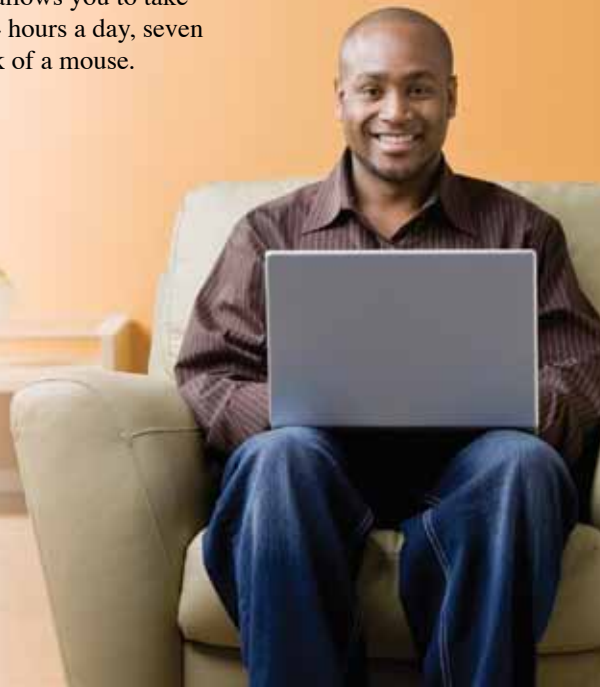
Why make a trip to the credit union when you can accomplish the same thing in less time without ever leaving home? Internet Banking brings the credit union right to you. It saves you time and allows you to take care of your financial business on your schedule, 24 hours a day, seven days a week. Let us come to your house with a click of a mouse.

To view your account online:

Simply go to www.1stchoicecu.org
Click the Internet Branching Tab
Follow the prompts to enroll

With Internet Branching you can:

- Transfer money between your accounts
- Check account information, including balances
- Get an up-to-date look at your checking or savings activity
- Apply for a loan
- And more...



Holiday Closing

Memorial Day
May 30

Independence Day
July 4

FREE MONEY

Y. Gartrell 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!