

Checks & Balances

January 2009

1st Choice Credit Union is Safe and Secure

In the wake of the recent failures of some other financial institutions across the country, we at 1st Choice Credit Union feel it is important for you to know that we are safe, healthy and secure.

- **We Are Strong and Ready to Meet Your Needs**
- **Members' Savings are Safe with 1ST Choice Credit Union**
1st Choice Credit Union is insured up to \$250,000 on general deposits and up to another \$250,000 on retirement accounts with NCUA.

Spread this good news to your relatives and friends. If they are not a member of 1st Choice Credit Union, let them know that they, too, can become part of our family. To find out more about joining the credit union call (404) 832-5800.



Working Together Works

Join Us For This Year's Annual Meeting

Every year at our Annual Meeting, members gather to hear about the credit union's progress. Be a part of the process that makes credit unions truly unique. Join us at the meeting for your chance to win two flat screen TVs and other cash prizes. You must be present to win.

February 18, 2009

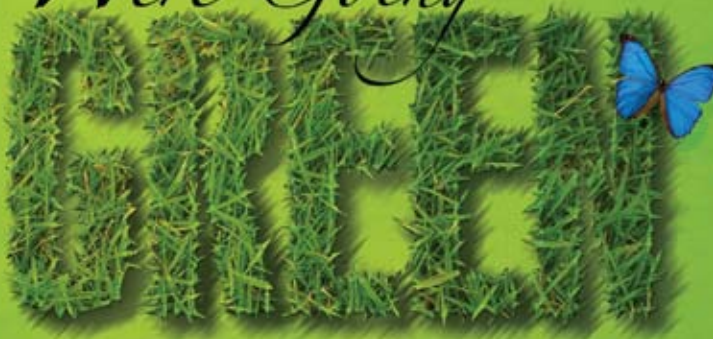
4:00 p. m.

Piedmont Hall

22 Piedmont Ave
Atlanta, GA 30335



Were Going



We need your help. Sign up for eStatements and electronic bill payment service today. Visit www.1stchoicecu.org for more information.

FREE MONEY

A. Robinson 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!*

We've Got Money to Lend!

As a member-owned, not-for-profit cooperative, we are still strong and well-positioned to serve our members. If you need an auto, home or other loan, you should be coming to 1st Choice Credit Union. You'll find low rates, convenient terms, and personal service. For more information, call the credit union at (404) 832-5800, or visit www.1stchoicecu.org.

And remember...We've got great share certificate rates for your investment and retirement dollars.

Easy Access to 1st Choice Credit Union Accounts

with Credit Union 24[®]

It's easy to make surcharge-free ATM withdrawals from a 1st Choice CU checking account. The Credit Union 24 Network provides our members access to a total of more than 75,000 ATM terminals across the country.

Ways to Avoid ATM Surcharges

You can avoid paying a fee for using your 1st Choice CU ATM card at an ATM owned by a bank in the following ways:

- Stop using ATMs at banks that charge. The CU HERE network offers over 200 surcharge-free terminals in Georgia. To find the one nearest you, go to www.cu24.com and click on the ATM Locator. Type in the requested information and be sure to select "CU HERE Surcharge-Free Program."
- Look for Presto ATMs located in front of Publix supermarkets. **While Presto machines have begun to surcharge some users, through an agreement with CU HERE, our members are still be able to make surcharge-free withdrawals.** If the machine states that a fee will be charged, go ahead and accept it, but don't worry — you won't actually have to pay it.
- Use your ATM card to make "point of sale" (POS) transactions at many grocery and retail stores. Ask for "cash back" with your purchases, effectively making a free ATM withdrawal.

Join 1st Choice Credit Union today and discover just how convenient membership really is!

Join Us for Our First Quarter Lunch Specials

The Credit Union will sponsor FREE consumer seminars called "Lunch Specials" at Grady Hospital on the 2nd floor in room # 2B206 from 11:00 a.m. to 12:00 p.m.

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| January 21 | Credit Union Forum with the CEO |
| February 18 | Making Home Equity Lines of Credit Work for You |
| March 18 | Home Buying Made Easy |

Please mark your calendar to attend the "Lunch Special" of your choice.

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. – 6:00 p.m.
(paydays only)

Board Members

James Wright, Sr. - Chairman
Marlene Cooper Stiggers - Co-Chair
James Reed, Jr.
Eddie Cheung
Calvin Cook
Dr. Cyril Spann
Paresh Patel
Brenda Tookes



Holiday Closings

New Year's Day

January 1

Martin Luther King, Jr. Day

January 19

Presidents' Day

February 16