

Checks & Balances

January 2010

Announcements

Bill Pay Changes Effective March 1, 2010

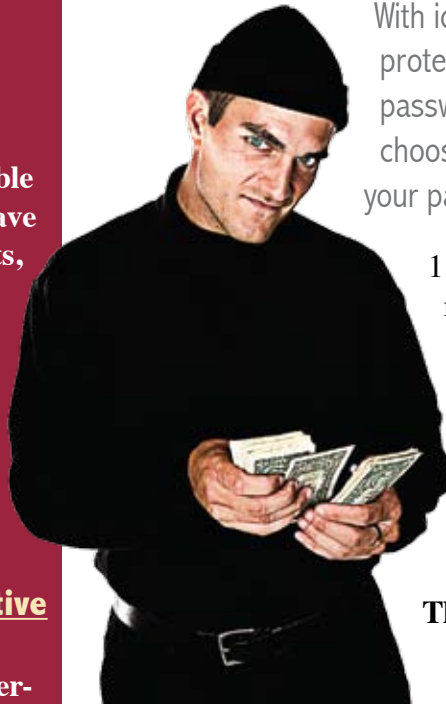
Bill Pay service will be available for FREE to members who have direct deposit and eStatements, and use Bill Pay at least three times during the month.

Bill-pay monthly fee is \$5, effective March 1, 2010 for accounts not meeting the above criteria.

MasterCard® Changes Effective April 1, 2010

Platinum card fixed annual percentage rates will increase from 6.9% to 8.9%.

Opt-out provisions will apply.



Theft-Proof Your Passwords

With identity theft on the rise nationwide, password protection has become increasingly vital. Guarding your passwords and the accounts they protect begins with choosing them wisely. Follow these suggestions to choose your passwords well:

1. Never use your children's names, birthdays, pets' names, your street address or the last four digits of your phone number.
2. Combine letters, numbers and other characters such as \$ and !.
3. Change your password often.
4. Do not keep a written copy of your passwords in your wallet or calendar.

The Credit Union will never call, e-mail, or solicit your personal information. Please be careful not to give personal information to anyone you do not know.

Rescue Your Savings from the Point of No Return –

SAVE BIG

Don't give up the fight! It's not too late to SAVE BIG!
Save easily and conveniently with automatic deductions.

- Holiday / Vacation Club Accounts
- Regular Share (Savings) Accounts
- Share Certificates of Deposit
- Individual Retirement Accounts
- Savasaurus Accounts (for children ages Birth - 12)
- Business Savings / Checking Accounts

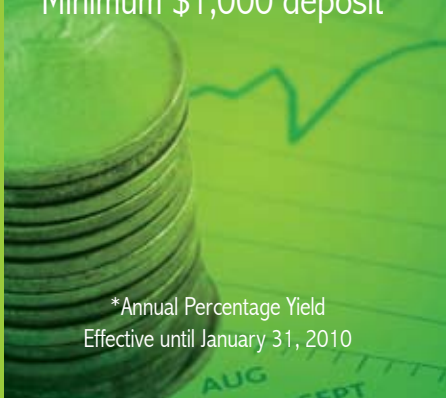
Start small. Start slowly.
Start today for a positive return on your money.



Extraordinary Certificate of Deposits Rates

2.25 % APY* for 3 Years

Minimum \$1,000 deposit



*Annual Percentage Yield
Effective until January 31, 2010

Shareholders Annual Meeting

February 17, 2010

At 1st Choice Credit Union, we exist to serve you. That's why we have an Annual Meeting. You'll hear reports of what has been happening at the credit union and you'll feel confident in our safety and stability.

Annual Meeting

February 17, 2010

4:00 p.m. – 5:00 p.m.

The Loudermilk Conference Center

40 Courtland Street, NE

Atlanta, GA 30303

Join us for your chance to win great door prizes! We will also announce the Credit Union Employee of the Year. See you there!



Celebrate Black History with 1st Choice Credit Union

Enter Our Black History Essay Contest! All members ages 15 to 19 to are eligible to enter. Theme: Helen Godfey-Smith, A Credit Union Leader.

Entries should be one page, double-spaced using a 12-point font. Deadline for entry is February 26, 2010. Visit www.1stchoicecu.org for more details.



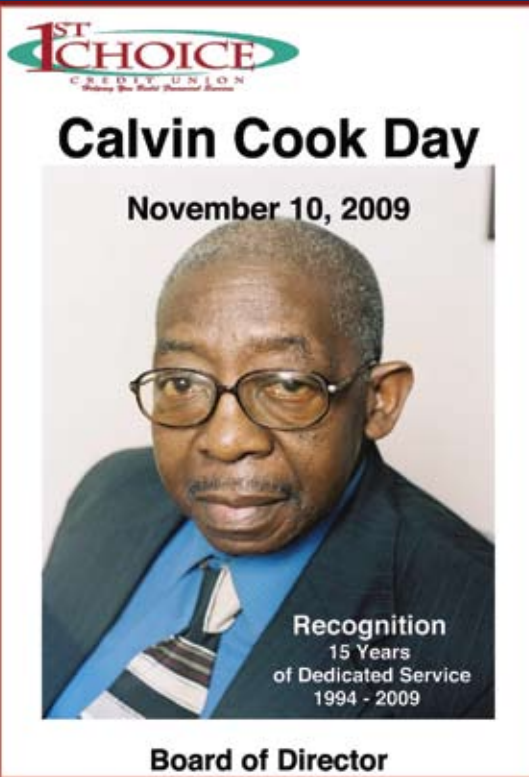
Act now for easy access to your money in an emergency.

- Open a checking account if you don't already have one.
- Apply for a debit or ATM card.
- Set up direct deposit of your paycheck into your checking or savings account.

If you or someone in your household becomes infected, please keep away from others as much as possible. Do not go to work or school while ill.

Board Elections To Be Held By Mail-In Ballot

Your vote counts! You will receive a ballot for the Board of Directors elections in the mail. Please complete the ballot and return it to the credit union by February 8, 2010.



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

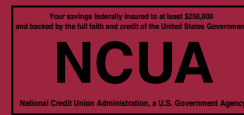
James Reed, Jr.

Eddie Cheung

Dr. Cyril Spann

Paresh Patel

Brenda Tookes



Holiday Closings

New Year's Day January 1

Martin Luther King, Jr. Day January 18

Presidents' Day February 15

FREE MONEY

A. Swann 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!