

Checks & Balances

January 2014

SAVE THE DATE FOR OUR

68th Annual Shareholders Meeting
Wednesday, February 19, 2014
4:00 - 5:00 p.m.

IN OUR NEW LOCATION
Grady Trauma Center Auditorium
Room # GD017 located in the old Pharmacy

Come early, stay late for our special appreciation give-aways and the chance to win wonderful door prizes!

Your 1st Choice is your best financial choice!

Weigh the Advantages

of an Auto Loan from 1st Choice Credit Union

What's the bottom line for choosing the best auto loan value? The clear winner is the loan that leaves more money in your pocket. Don't let dealers' complicated offers hide hefty interest charges.

Take a close look before you sign any agreement at the dealer. Ask the dealer about financing incentives and any additional costs or requirements to qualify. Then come to the credit union and let us help you make sense of it all. We can help you compare your loan options in black and white, side by side.

We offer rates as low as 1.75% APR*.

- A variety of convenient terms
- Quick approval
- Personal service
- Payroll deduction available
- No pre-payment penalty

We believe a close comparison will tip the scales in our favor. To apply for a low-interest auto loan, call (404) 832-5800 or log on to www.1stchoicecu.org.

*Annual Percentage Rate. All loans subject to credit approval. Rates subject to change without notice.

Has Your Contact Information Changed?

It is vital that we have correct contact information to reach you with statements and other important account information. Please help us keep your records at 1st Choice Credit Union current. If you have had a change to any of your contact information, please let us know. You can pick up a change of information form at the credit union, or we will mail or fax the form to you. Thank you for helping us keep our records up to date.



LETTER FROM THE PRESIDENT/CEO

Dear Valued Member:

It is with much dismay that I send this letter to you. I'm certain you have felt the effects of increased costs for goods and services during these unpredictable economic times; unfortunately, this is also true for the Credit Union.

Although we will continue to explore every possible option to keep costs down, effective April 1, 2014, there will be a slight increase in the fees for some of our member services.

Below are the changes that will occur to our fee schedule:

- Non-Sufficient Fees (NSF) \$32
- Overdraft Privilege \$32
- Transfer Fee \$5
- Shared Branching \$1 (Starting with the 3rd transaction)

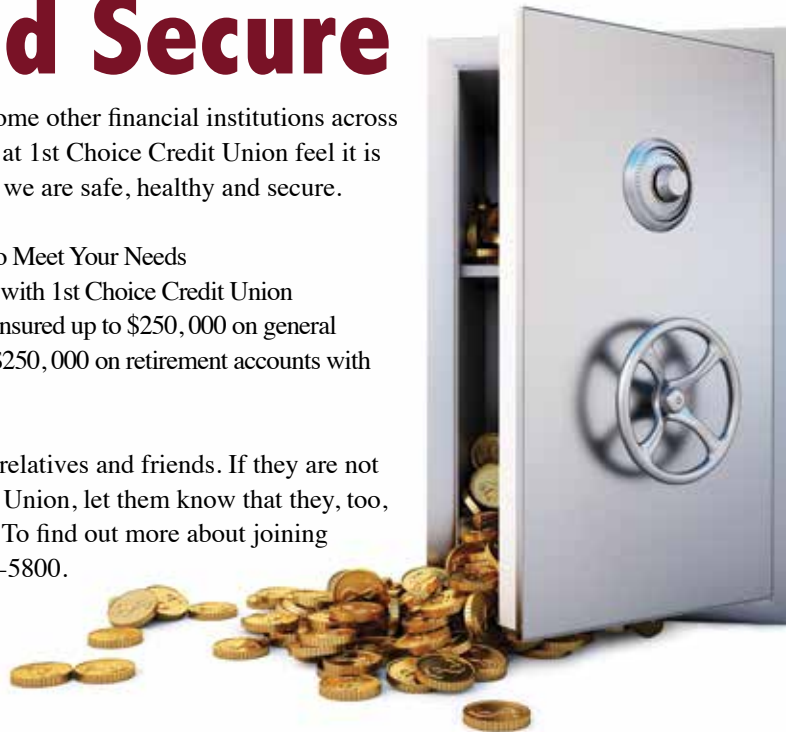
For further details, you may also refer to the fee schedule on our Website at www.1stchoicecu.org.

1st Choice Credit Union is Safe and Secure

In the wake of the failures of some other financial institutions across the country in recent years, 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.



Rescue Your Savings **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.



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 E. Wright, Sr.
Chairman
Howard Mosby
Vice Chairman
Eddie Cheung
James Jackson
Reginald Lindsay
Alonzo Llorens
Paresh Patel
James Reed, Jr.
Carolyn Stephens
Daniel Caldwell
President/CEO



We Do Business in Accordance with the
Federal Fair Housing Law and the
Equal Credit Opportunity Act

**Federally insured
by NCUA**

Holiday Closing

New Year's Day
January 1

Martin Luther King, Jr. Day
January 20

Presidents' Day
February 17

FREE MONEY

L. Wright 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!*

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.