

# Checks & Balances

July 2009

## Want a Loan in a Hurry?

Apply the fast and easy way online at [www.1stchoicecu.org](http://www.1stchoicecu.org), and we will deposit \$5 to your savings account.

## We're Here to Help!

If you are having trouble making your payment at the credit union, please call us at (404) 832-5800. Our credit counseling services are FREE.

## HAPPY BIRTHDAY

### Credit Unions!

This year the Credit Union movement is celebrating its 100th anniversary. Chartered in 1946 under the name of Hospital Authority Employees Credit Union, 1st Choice CU has been a part of that movement for over 63 years. In honor of this extraordinary occasion, the credit union will give the first 100 new account holders in the month of July a free gift.

## Credit Union National Association Issues Fraud Alert

The Credit Union National Association has issued a fraud alert in response to a number of text messages and e-mails that are circulating under subjects like:

- Account De-activation
- Account Status Alert
- Changes to Terms and Conditions
- Irregular Activity

These e-mails and text messages ask that the customer call a number in order to have their account

reactivated. Some may request that you leave callback information or provide your financial information directly. **All of these e-mails are fraudulent.** Please do not respond to these messages.

Additionally, 1st Choice Credit Union will never solicit your personal identification information via e-mail or phone. If you have responded to such a solicitation, contact us immediately at (404) 832-5800.

## We're Still Serving Up Summer Fun

What's summer without some fun? Despite tough economic times, 1st Choice Credit Union is still serving up summer fun. We're offering a menu of savings with an affordable loan rate at 12% APR\* for up to \$1,500, and payments as low as \$40 biweekly.

Don't stay hungry for rest, relaxation and recreation. Feast on the possibilities at 1st Choice Credit Union. Call (404) 832-5800 today for more information, or visit [www.1stchoicecu.org](http://www.1stchoicecu.org).

\*Annual Percentage Rate.  
All loans subject to credit approval.



## Get the Best Rate for Deals that are Great!

**Extra! Extra! Extra!** 1st Choice Credit Union is having a huge car sale for the month of September at South DeKalb Mall.

Your rate could be as low as 5% APR\*

Come to 1st Choice Credit Union for a loan you can trust. We offer:

- Low monthly payments
- Convenient terms
- No pre-payment penalties
- Quick approvals

Visit our Web site at [www.1stchoicecu.org](http://www.1stchoicecu.org) for more upcoming details or call the credit union at (404) 832-5800 for more information and current rates. And for every closed loan you will receive a \$25 gift card.

\*Annual Percentage Rate.  
All loans subject to credit approval. Limited-time offer. Some restrictions apply.



# Fee Schedule

The following fees may be assessed against your account and the following transaction limitations, if any, applied to your account.

## Share Account Fees

Share Account Excessive Withdrawal Fee	\$5/withdrawal after 2/mo.
Share Statement Copy Fee	\$2.50/quarter
Share Dormant Fee	\$5/mo. if no monetary activity for 60 mo.
Share Reopening Fee	\$15/account to reopen within 6 mo. of closing
Holiday Club	\$25 if withdrawn before Nov. 1 and after December 31 of the calendar year
Early Withdrawal Fee	\$25 if more than 2 withdrawals between June of one year until June of the following year or any withdrawal before withdrawal period
Savasaurus Account	\$25/withdrawal after 1 withdrawal/mo.

## Checking Account Fees

Deposited Item Return Fee	\$30/item
NSF (non-sufficient funds) Fee	\$30/item
Returned Item Fee	\$30/item
Stop Payment Fee	\$30/item
Share Draft Mo. Fee (no Direct Deposit)	\$7/mo.
Share Draft Copy Fee	\$2.50/draft
Statement Copy Fee	\$2.50/mo.
Debit Card Annual Fee	\$5/year
Debit Card Replacement Fee	\$5/card

## Other Service Fees (applicable to all accounts)

Account Reconciliation Fee	\$10/hour
Account Research Fee	\$10/hour
Statement Copy Fee	\$2.50/mo.
ACH or Electronic Transmittal NSF Fee	\$30/item
Wire – USA Only (outgoing) Fee	\$25/transfer
Inactive Account Fee	\$20 for accounts below par value
Overdraft Fee from Share/Loan	\$4/item
ATM Replacement Card Fee	\$5/card
Return Mail Fee	\$5 monthly
ATM Withdrawal Fee	\$1/transaction after 6 free/mo.
Dormant Account Fee	\$5/mo. (\$60 maximum fee)
Consumer Loan Modification	\$25

## Check Cashing Service

If you do not have a share draft account with the credit union and your savings balance is less than \$100, the following fees apply:

\$0 - \$1,000	\$5
\$1,000.01 and above	\$10

## 1st Choice Credit Union

Web Address: [www.1stchoicecu.org](http://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

Howard Mosley - Vice Chairman

James Reed, Jr.

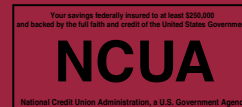
Eddie Cheung

Calvin Cook

Dr. Cyril Spann

Paresh Patel

Brenda Tookes



## Holiday Closing

Labor Day September 7

## Board Elections Coming Soon

If you are interested in being nominated to run for the Board of Directors for 1st Choice Credit Union, please contact Sheilah Montgomery, President/CEO via email at [smontgomery@1stchoicecu.org](mailto:smontgomery@1stchoicecu.org).

## ATTENTION!! ATTENTION!!

1st Choice Credit Union Family:

We're calling your sorority, fraternity, fellow Masons, Eastern Star and even the Red Hat Club friends to be a part of the credit union family. Being a member of the credit union is a privilege that you can now share with your family, friends and associates. Get five people to join the credit union and we will deposit \$25 into your savings account.

## Need Gifts?

Having a hard time finding the perfect gift for someone? Our MasterCard® Gift Cards are perfect presents for graduations, weddings, birthdays, and more! With one quick stop at the credit union, you can purchase a MasterCard® Gift Card in denominations ranging from \$10 - \$1,000 that can be used anywhere MasterCard® is accepted.



# FREE MONEY

K. 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!