

Checks & Balances

July 2010

Identity Theft Prevention

The cost of recovering your good credit and settling fraudulent debt can be time consuming and expensive.

A few simple steps can greatly reduce your chance of thieves stealing your identity:

- Examine your statements carefully for unauthorized transactions every month.
- Shred all documents containing your account numbers, Social Security number, credit card numbers, etc.
- Never give out your Social Security number, account numbers or other sensitive information over the phone unless you initiate the call. **Your credit union will never call or e-mail you and ask for personal information or account numbers.** 7
- Limit the information you print on your checks. Consider picking up your new checks in person.
- Check your credit report regularly. All three major credit bureaus are required to provide you with one free copy per year. You can order your free credit report by visiting the Web site www.annualcreditreport.com or calling (877) 322-8228.



What Are Fingertip Finances?

You can't always get to the credit union, so we're making it easy for you with fingertip finances! We'll put everything you need to conduct your financial transactions everywhere you go right at your fingertips.

24/7 Access:

Conduct transactions and view account information whenever you need to and wherever you are.

- Audio Response – (404) 616-7700
- Internet Branching – 1stchoicecu.org
- Bill Payment free with direct deposit
- ATM / DEBIT Card Access

Pay the Easy Way:

USE YOUR RELOADABLE VISA DEBIT CARD

Depend on world-wide acceptance and security whether you are around the corner or around the world. Use your Visa® Debit Card for all your summer fun!



This summer, don't miss these chances to save big at 1st Choice Credit Union!

- Be a Secret Shopper... Find the hidden number (2) and receive a 2.5% CD for one year.
- Open a "Save Big" Account with \$100 and complete a pledge card and receive a 1st Choice Signature Umbrella.

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	\$5.00 per withdrawal after two (2) per month
Share Statement Copy Fee	\$2.50 per quarter
Share Dormant Fee	\$5.00 per month if no monetary activity for sixty (60) months
Share Reopening Fee	\$15.00 per account to reopen within six (6) months of closing
Holiday Club	\$25.00 if withdrawn before November 1st and after December 31st of the calendar year
Vacation Club	\$25.00 if more than two (2) withdrawals between June of one year until June of the following year or any withdrawal before withdrawal period
Savasaurus Account	\$25.00 per withdrawal after (1) withdrawal per month
Save B.I.G.	\$25.00 per withdrawal after (1) withdrawal per month
Checking Account Fees	
Deposited Item Returned Fee	\$30.00 per item
NSF (non-sufficient funds) Fee	\$30.00 per item
Returned Item Fee	\$30.00 per item
Stop Payment Fee	\$30.00 per item
Share Draft Monthly Fee (no direct deposit)	\$7.00 per month
Share Draft Copy Fee	\$2.50 per draft
Statement Copy Fee	\$2.50 per month
Debit Card Annual Fee	\$5.00 per month
Debit Card Replacement Fee	\$5.00 per card
Overdraft Privilege	\$30.00 per item
Reloadable Visa Debit Card	\$3.95 - \$7.95 per month
Other Service Fees (applicable to all accounts)	
Account Reconciliation Fee	\$10.00 per hour
Account Research Fee	\$10.00 per hour
Statement Copy Fee	\$2.50 per month
ACH or Electronic Transmittal NSF Fee	\$30.00 per item
Wire – USA Only (outgoing) Fee	\$25.00 per transfer
Gift Card Fee	\$2.00 per card
Inactive Account Fee	\$20.00 for accounts below par value
Overdraft Fee from Share/Loan	\$4.00 per item
ATM Card Replacement Fee	\$5.00 per card
Return Mail Fee	\$5.00 monthly
ATM Withdrawal Fee	\$1.00 per transaction after 6 free per month
Dormant Account Fee	\$5.00 per month - \$60 maximum fee
Check Cashing Services	
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:	
\$0.00 to \$1,000.00 – \$5.00 fee	
\$1,000.00 and over – \$10.00 fee	
Loan Services	
Loan Processing Fee	\$25.00 per application
Appraisal Fee (mortgage loans)	\$350.00 per application (average cost)

1st Choice Credit Union

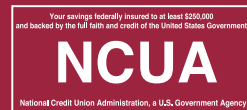
Web Address: www.1stchoicecu.org

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
James Jackson



Holiday Closing

Independence Day July 5
Labor Day September 6

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. 5

FREE MONEY

C. West 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!