

Checks & Balances

Summer 2011

Don't Get Hooked By High Interest

If you are thinking of buying a car this summer, don't get hooked by a high-interest loan. You don't have to fish for a loan that is low on interest and high on value. Just come to 1st Choice Credit Union.

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

Plus, you'll find:

- Quick approval
- Convenient terms
- No pre-payment penalty

Reel in your new car with a car loan you can afford! For more information, visit www.1stchoicecu.org or call 404-832-5800.

*APR = Annual Percentage Rate. All loans subject to credit approval.

Just For You Loan



We've got a loan just for you!

- Borrow up to \$2,500
- Rate as low as 12% APR*
- Take up to 24 months to pay

Apply Now!

Visit www.1stchoicecu.org

Or call (404) 832-5800

*APR = Annual Percentage Rate. All loans subject to credit approval.

We Still Offer Checking Value Because We Value Our Members

Checking account fees are on the rise at most financial institutions, and a checking account that offers real value is getting harder and harder to find. But that is not the case at 1st Choice Credit Union. Because we value our members, we still offer checking with real value!

Our checking STILL offers:

- Free home banking
- Free bill pay
- Free Visa® debit card
- Free audio response
- No monthly fee with direct deposit
- No per-check charge
- No minimum balance

Why pay more for less service somewhere else? We can help you make the process of switching your checking account to 1st Choice Credit Union simple. For more information, call (404) 832-5800 today.

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.

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Holiday Club	\$25.00 if withdrawn before November 1st and after December 31st of the calendar year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
Save B.I.G.	\$25.00 per withdrawal after one (1) withdrawal per month
Savasaurus Account	\$25.00 per withdrawal after one (1) withdrawal per month
Checking Account Fees	
Bill Pay Fee (free with direct deposit)	\$4.95 per month without direct deposit
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
Overdraft Privilege Fee	\$30.00 per item
Reloadable Visa® Debit Card	\$3.95 - \$7.95 per month
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 card
Debit Card Replacement Fee	\$5.00 per card
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 six (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

James Wright, Sr.

Chairman

Howard Mosby

Vice Chairman

Daniel Caldwell

Interim President/CEO

Eddie Cheung

James Jackson

Reginald Lindsay

Paresh Patel

James Reed, Jr.

Dr. Cyril Spann

Brenda Tookes



Holiday Closing

Independence Day

July 4

Labor Day

September 5

FREE MONEY

T. Benson 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!