

# Checks & Balances

Fall 2011



## Holiday Skip - A - Payment You Can Keep the Cash!

Could you use a little extra cash this Christmas?  
Our Holiday Skip-A-Payment lets you keep the cash.

Gift giving during the holidays is a tradition that we all enjoy. Your credit union would like to help you to free up some CASH. We do this with our Skip-A-Payment program. All employees of Grady Health System that have their loans paid by payroll deduction and are current with loan payments will automatically have their payments skipped for the entire month of December. If a GHS employee wishes to avoid the skip-a-payment option, please notify the credit union in writing via fax to (404) 607-8252 no later than November 14, 2011.

**Members with NO payroll deduction must complete the form below:**



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**Skip-A-Payment Application**

Name: \_\_\_\_\_ Account#: \_\_\_\_\_ Loan(s) #: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 Home#: \_\_\_\_\_ Work#: \_\_\_\_\_ Cell#: \_\_\_\_\_  
 Email address: \_\_\_\_\_ Last 4 digits of SS#: \_\_\_\_\_  
 Employer: \_\_\_\_\_ Annual Salary \$: \_\_\_\_\_

By signing below, I agree to the contractual terms of the Loanliner agreement for all loans approved to be deferred for the month of December. A \$25 skip-a-pay fee will be deducted from the share account the 1st payday in December.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Offer applies to all loan types except Quick Cash, EAP Loans, L.O.C, MasterCard®, Cure Loans, Lease Loans, Credit Builder, Holiday Loan, Overdraft Loan, Opportunity Loan and all mortgages. If you choose to participate in this promotion, you will be responsible for the entire outstanding principle and interest loan balance until the loan(s) is paid in full. All pledge of security shall remain in effect until the loan(s) is paid in full. Interest will accrue on all loans affected by the program, which may cause the maturity date on all loans to be extended. If recent data shows you have been delinquent on your loan(s) for any reason, the credit union reserves the right to deny your Skip-A-Payment application. Qualified loans must have been disbursed at least 180 days prior to December 1. Credit life and credit disability insurance will extend the maturity of the loan.

# How Will You *Spend* This Christmas?

It's already time to start considering the question: How will you spend this Christmas? Will you be counting every penny and wondering if your cash will run out before your list does? Will you build up balances on a high interest credit card that will wreck your budget next year? There is another choice – a low-interest holiday loan from 1st Choice Credit Union.

- Borrow up to \$1,200
- For up to 12 months
- As low as 12% APR\*

This offer is available through December 23rd. The application process is quick and simple. See our loan application on page 4 of this newsletter. Our Holiday Loan gives you the funds you need to take care of your shopping and be able to spend this Christmas.

\*Annual Percentage Rate.



## Does Your Checking Account Miss The Mark?

Does your checking account miss the mark of good value with high fees or minimum balance requirements? If so, you need to take aim at a checking account from 1st Choice Credit Union. We offer a bulls-eye of value.

Our checking account 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

Our other fees, such as stop-payment fees and NSF fees also are lower than most banks. Plus, you can take advantage of features like overdraft protection, direct deposit and more.

Choose the checking account that is right on target. We can help you to make the process of switching your checking account to 1st Choice Credit Union simple. For more information, call (404) 832-5800 today.

## We're Your One-Stop Santa Shop

So many gifts, so little time... If your list is long and your time is short, we can help. With one stop at 1st Choice Credit Union, you can stock up on the perfect gift for everyone on your list. Our Mastercard® Gift Cards will be a hit every time!

- Available in denominations from \$10 to \$1,000
- Can be used anywhere Mastercard® is accepted
- Can be purchased quickly and easily



CREDIT UNIONS  
**BUILD**  
A BETTER  
**WORLD**

Why do 184 million people worldwide choose credit unions? Because credit unions create opportunities for families, strengthen communities and contribute to building a better world. On October 20, 2011, join credit union members around the globe in celebrating International Credit Union Day® and experience the credit union difference.

## BOARD ELECTIONS COMING SOON

If you are interested in being nominated to run for a seat on the board of directors for 1st Choice Credit Union, please contact the Auburn or Grady branch at (404) 832-5800 or (404) 616-4030 for an application. Deadline to submit an application for consideration is November 7, 2011.

**Stop by the credit union from November 1st – December 30th to withdraw funds from your 2011 Holiday Club.**



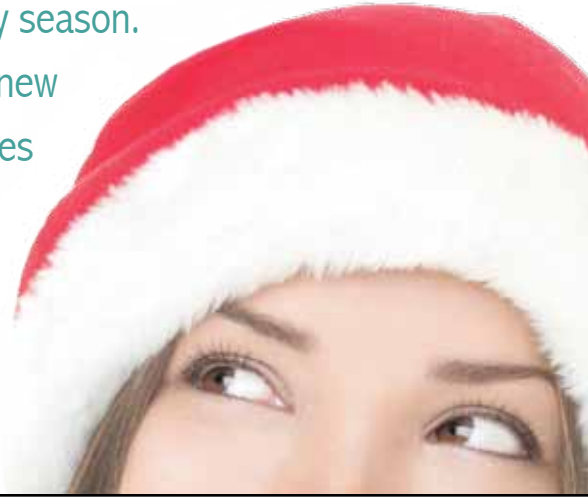
# 'Tis The Season To Give With 1<sup>st</sup> Choice Credit Union

1st Choice CU is encouraging each member to give to others this holiday season.

We will be collecting new socks, hats and gloves

from November 1st to December 12th.

You can drop off items at both locations.



## Live Well For Less

Over 58 percent of respondents to the Mid-Year 2011 Saving and Purchasing Survey conducted by Georgia Credit Union Affiliates (GCUA) reported that they are living paycheck to paycheck. With every penny needed to make ends meet, an increasing number of people are making efforts to live more frugally. Over 90 percent of respondents to the survey said they are reducing their spending. These tips can help you cut expenses without sacrificing the quality of your life.

- Use coupons, but only clip those on items you need or would normally buy. Resist the urge to purchase items just because you have a coupon.
- Purchase non-perishable items in bulk when they are on sale (and don't forget to use any coupons then, too).
- Skip the impulse purchases. If you find yourself fighting an impulse purchase, make yourself walk away and wait. If you still want it after three days, check to see if it will fit into your budget for the month.
- Set dollar limits on purchases and stick to them. Then see how many items you can squeeze in for that amount.
- Purchase discounted store-brand gift cards (for grocery stores, etc.) from an online gift card exchange. This type of program allows you to pay less than the value of the gift card. Purchase the card for only the amount you have budgeted to spend.
- Don't waste your money on poor quality. Wait for the bargain on the quality item.
- Actively manage your financial accounts. Avoid out-of-network ATM fees by withdrawing cash only at surcharge-free ATMs or during purchases at many stores.
- If your account has minimums or maximums to avoid fees for different types of usage, such as debit card transactions or withdrawals per period, strictly abide by them.

# Holiday Loan Application 2011

## Get the gift that keeps on giving...

**Apply TODAY for your holiday loan!**

Applications should be submitted now through December 23, 2011.

- 12% Interest Rate
- 12-Month Financing
- \$1,200 Maximum Loan

Holiday Loan Amount	Repayment bi-weekly Payment
\$300-\$600	\$25
\$601-\$800	\$30
\$801-\$1000	\$40
\$1001-\$1200	\$45



Amount Requested \$ \_\_\_\_\_

Return complete loan application request by bringing it to our credit union office or faxing it to (404) 607-8252. A non-refundable \$25 loan processing fee is required with each application, along with current pay stub.



Name: \_\_\_\_\_ Account #: \_\_\_\_\_

Address: \_\_\_\_\_

Home #: \_\_\_\_\_ Work #: \_\_\_\_\_

Cell #: \_\_\_\_\_ Email Address: \_\_\_\_\_

DOB: \_\_\_\_\_ Last 4 digits SSN#: \_\_\_\_\_

Employer: \_\_\_\_\_ Monthly Income: \_\_\_\_\_

Date of Employment: \_\_\_\_\_ Position: \_\_\_\_\_

Pay Frequency: \_\_\_\_\_ Rent/Mortgage Pmt: \_\_\_\_\_  
(Weekly/Bi-weekly/Semi-monthly/Monthly)

Reference Name: \_\_\_\_\_ Relationship: \_\_\_\_\_  
(Not living with you)

Address: \_\_\_\_\_

Phone#: \_\_\_\_\_

By signing the loan request, I agree to the terms and conditions of the Loanliner agreement and authorize 1st Choice Credit Union to pull a credit report. Approval is based on credit worthiness.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

### 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. – 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

- Columbus Day                      October 10
- Veteran's Day                      November 11
- Thanksgiving                      November 24 & 25
- Christmas                      December 23 & 26

## FREE MONEY

T. Harden 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!