

Checks & Balances

October 2010



The Solution to Your Present Problem

If your present problem is, well... presents, we have your solution. Our Holiday Loan gives you the funds you need for those holiday splurges.

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

The application process is quick and simple. Our low interest rate offers an affordable solution that won't cause you a new problem in the new year! To apply for your Holiday Loan, complete the application on page 4 of this newsletter and return it to the credit union.

**Annual Percentage Rate.*

We Have Pre-Paid MasterCards®

**Don't overspend.
Get a prepaid MasterCard® today!**



Give the Gift That's Never Wrong!

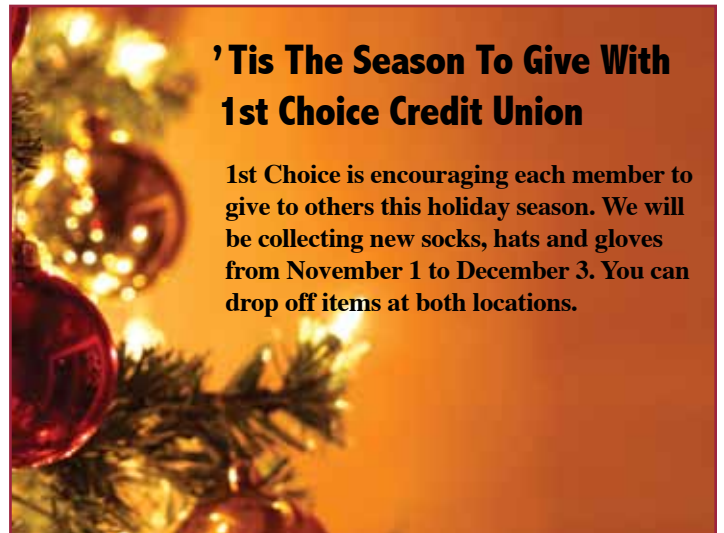
With one stop, you can wrap up all your holiday shopping with gifts that are never wrong! Our MasterCard® Gift Cards are perfect every time!

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

Prepaid cards are also available. You can fill every stocking with just one stop at 1st Choice Credit Union.

'Tis The Season To Give With 1st Choice Credit Union

1st Choice is encouraging each member to give to others this holiday season. We will be collecting new socks, hats and gloves from November 1 to December 3. You can drop off items at both locations.



October 21 – Credit Union Day Worldwide Local. Trusted. Serving you.

At 1st Choice Credit Union, we are proud to have served you for over 64 years.



On October 21, over 186 million credit union members in 97 countries will join together to celebrate International Credit Union Day. This year's theme

celebrates the advantages of credit union membership: value, trust and service. Unlike most other financial institutions, credit unions exist to serve their members, and that level of service remains high even during even the toughest times.

Check out www.1stchoicecu.org, for more information about International Credit Union Day, and prepare to celebrate the credit union difference.

Starting Smart – **SAVE BIG**

When you are just starting out, almost every decision you make will either contribute to your future success or to trouble down the road.

Here are some musts for starting smart:

Open a checking account. Start a direct deposit from your paycheck. This is a good way to keep up with payments on your bills and your spending habits.

Get car insurance. Car insurance can be expensive, but it is a must. The best way to get a good value is to drive cautiously.

Get renter's insurance. You take a big risk when you choose not to protect everything you own.

Start building an emergency fund. It's not a matter of "if" something unexpected will happen. It's a matter of "when." Start small, but start immediately and consistently.

Create a budget. Keep track of everything you spend for two to three months so you know where your money goes. Then create a budget and stick to it.

Exercise Self Control. Consider the luxuries – even the small ones – before you buy. Packing your lunch could save you \$2,000 a year.



Greeting from Sheilah Montgomery, President/CEO



It has been a pleasure being able to serve you these last 20 years. The products and services brought to you were specifically implemented to help you build your financial future. Your feedback and recommendations have afforded the credit union the opportunity to meet the unique financial needs of thou-

sands of members. In the next few months, you will be spending a lot of time with your family planning for the holidays. I personally invite you to put the credit union on your list of items to share with your family.

1st Choice Credit Union has been serving you for over 64 years; and unlike many banks, the credit union is financially strong with double digit capital and a positive return on assets. In addition to being financially sound, we are well-prepared to serve you. We will be upgrading to a new data processing system to provide the latest technological advances for accessing your accounts 24/7. This is important to your family because, just like you, they can enjoy the many benefits of being a 1st Choice Credit Union member. Everything we do at the credit union is for the goal of being there for you. My door is always open, and I truly appreciate you allowing me to serve you.

Sincerely,
Sheilah Montgomery
President/CEO

Keep It Safe This Holiday Season

During the holiday season, shoppers typically make a higher number of ATM withdrawals. To protect yourself from fraud as you shop, follow these safety precautions.

Debit Card Security

- Keep your personal identification number (PIN) a secret.
- Never disclose information about your card in response to an unsolicited e-mail or phone request.
- Report a lost or stolen card to your financial institution immediately.
- Carefully review your account statements and frequently visit your online banking Web site to look for unauthorized transactions.
- Never allow the cashier or anyone else to enter your PIN for you, even if they are assisting you with the transaction.
- Block the view of others when using a point-of-sale (POS) debit terminal so that they cannot see your PIN.

Walk-Up ATM Security

- Observe the ATM surroundings before approaching a walk-up ATM. If anyone or anything appears to be suspicious, cancel your transaction and leave the area immediately.
- If an ATM is obstructed from view or poorly lit, go to another ATM. It is a good idea to take along a companion when using an ATM, especially at night.
- Minimize time spent at the ATM by having your card out and ready to use. Never count your money at the ATM.
- Never allow a stranger to assist you in conducting an ATM transaction, even if you have trouble or if your card is stuck.

- Stand between the ATM and anyone waiting to use the terminal so that others cannot see your PIN or transaction amount. Conceal your fingers as you type in case a hidden camera is in place.
- Look for possible fraudulent devices attached to the ATM.

Drive-UP ATM Security

- Keep the doors locked, windows up and engine running at all times when waiting in line.
- Leave enough room between cars to allow for a quick exit should it become necessary. If anyone or anything appears to be suspicious, cancel your transaction and drive away immediately.
- Minimize time spent at the ATM by having your card out and ready to use. Once your transaction is complete, immediately drive away from the terminal.
- If anyone follows you after you leave the ATM, go immediately to a crowded, well-lit area and call the police.



Skip-A-Payment in DECEMBER!

We want to give you a holiday – from your December loan payment(s)!

You may skip a payment on any or all loans in good standing for the month of DECEMBER (excluding real estate loans, LOC, Quick Cash, EAP, MasterCard®, loans disbursed less than one year and delinquent loans). A small processing fee of \$25 will enable you to participate in this program and may be applied to all qualified loans. For your convenience, we can deduct this fee from your Share Savings Account. If your loan payments are paid through payroll deduction, the amount of your payment will be available as payroll deductions are received (weekly, bi-weekly, or monthly) from your savings account. The interest on your loan will continue to accrue throughout the month that you skip your payment.

If you have payroll deduction for your loans, you will be enrolled in this program automatically if you do not notify the credit union in writing that you do not wish to participate. If you do not have payroll deduction and wish to take advantage of the Skip-A-Payment offer, please complete the form on page 4 of this newsletter and return it to the credit union.

Christmas Club Account

Be Ready Before You Shop

Tired of trying to dig your budget out from under all the holiday payment plans? We have a better one – the *advance* plan! With our Christmas Club Account, next year you will have your holiday shopping money ready in advance, *before* you need it!

HOLIDAY LOAN APPLICATION

A non-refundable \$25 loan processing fee required with each application. Return loan application request by bringing them to our credit union office or faxing them to (404) 607-8252.

Name: _____ Account#: _____ Loan(s)#: _____, _____, _____

Address: _____

Home#: _____ Work#: _____ Cell#: _____

Email address: _____ Last 4 digits of SS#: _____

Employer: _____ Annual Salary \$: _____

Name/phone number of nearest relative not living in your household: _____

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. I also authorize \$25 loan processing fee to be deducted from my share/sharedraft account. A credit report will be obtained to establish credit worthiness.

Signature _____ Date _____

_____ Initial



Skip a Payment Program For the Month of December

Gift giving during the holidays is a tradition that we all enjoy. We do this by way of our Skip-A-Payment program. All employees of Grady Health System who have their loans paid by payroll deduction and are current 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 mail, fax (404)607-8252 or email no later than November 10, 2010.

Members with NO payroll deduction must complete the form below:

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 GHS/CHOA employees' share accounts the first pay period in December. All non-GHS/CHOA employees must pay the required \$25 skip-a-fee by November 26.

Signature _____ Date _____

Offer applies to all loan types except Quick Cash, EAP Loans, L.O.C, MasterCard, Credit Builder, holiday loan, overdraft loans, and 1st and/or 2nd 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.

_____ Initial

1st Choice Credit Union

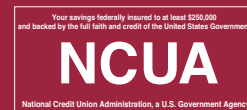
Web Address: www.1stchoicecu.org

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

Columbus Day	October 11
Veterans' Day	November 11
Thanksgiving	November 25 & 26
Christmas	December 23 & 24

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

I. Umunna 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!