

# Checks & Balances

Fall 2013

## IT'S THAT TIME AGAIN

*NOMINATIONS FOR 1ST CHOICE CREDIT UNION'S BOARD OF DIRECTORS WILL BE ACCEPTED FROM*

**OCTOBER 1, 2013 – NOVEMBER 30, 2013**

If you or someone you know is interested in serving as a board member of 1st Choice Credit Union, please submit applications during the nomination period listed above.

(Applications and requirements will be posted on [www.1stchoicecu.org](http://www.1stchoicecu.org), at the Grady Hospital Branch and the Auburn Avenue office during the nomination period).

**ELECTIONS RESULTS ARE ANNOUNCED DURING THE ANNUAL SHAREHOLDERS MEETING**

### 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
- At rates as low as 12% APR\*

This offer is available October 15th thru December 20th. The application process is quick and simple. Our holiday loan gives you the funds you need to take care of your shopping and be able to spend this Christmas the way you want to.

\*Annual Percentage Rate.

Stop by the credit union from November 1st – December 31st to withdraw funds from your 2013 Holiday Club account.



**1st Choice Credit Union**  
Web Address: [www.1stchoiceccu.org](http://www.1stchoiceccu.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)

## Help Us Celebrate *International Credit Union Day*

This month, our credit union will be joining with credit unions around the world to celebrate International Credit Union Day. We will be celebrating all the things that make credit unions unique, like our not-for-profit structure, ownership by the members we serve and our philosophy of “people helping people.” And most of all, we will be celebrating YOU, our members – the very reason we exist.

We believe credit unions make a real difference by helping members afford life. They provide vital financial services at affordable prices, returning profits to their members in the form of lower fees, lower rates on loans and higher yields on savings. Now that’s a reason to celebrate!

Join us on International Credit Union Day, October 17, 2013 in celebrating the movement.

## 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 give you the gift of freeing up some CASH through 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 22, 2013. Members who are not employees of the GHS can also request to have a skip a payment in the month December .

A \$25 skip-a-pay fee will be deducted from the share account the first payday in December.

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 Loans 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 (are) paid in full. All pledge of security shall remain in effect until the loan(s) is (are) 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 1st. Credit life and credit disability insurance will extend the maturity of the loan.

## ‘Tis The Season To Give With 1st 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 20th. You can drop off items at both locations.

### Board Members

James E. Wright, Sr.  
*Chairman*  
Howard Mosby  
*Vice Chairman*  
Eddie Cheung  
James Jackson  
Reginald Lindsay  
Alonzo Llorens  
Paresh Patel  
James Reed, Jr.  
Carolyn Stephens  
Daniel Caldwell  
*President/CEO*



We Do Business in Accordance with the  
Federal Fair Housing Law and the  
Equal Credit Opportunity Act

**Federally insured  
by NCUA**

### Holiday Closing

**Columbus Day**  
October 14

**Veteran’s Day**  
November 11

**Thanksgiving**  
November 28 & 29

**Christmas**  
December 25 & 26

# FREE MONEY

G. Pigford 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!*