

# Checks & Balances

Spring 2015

## “Just For You Loan\*”

Are you ready for your Spring Fling? If so, submit your “Just for You” loan application today and get your groove back with one of the fabulous loan packages below:

- A. Plan your summer vacation now and stop just talking about your family’s summer trip to Disney World or your next beachside getaway, and make it happen with a “**Just for You**” loan. We have the competitive loan options to make your dream vacation a reality!

- 12% APR\*\*
- Borrow up to \$2500
- Terms up to 15 months

- B. Prepare to hit the open road or ride the waves this spring with a new car or truck, motorcycle, boat, watercraft or RV loan.

- Rates as low as 1.75% APR
- All vehicle loan processing fees will be waived through April 30, 2015

*For more details and a chance to win fun prizes, stop by the Grady Branch office*

**Thursday, April 9th, 11a -2p.**

Don't miss out on your fun in the sun. Start shopping for your new toy or family get away today! Call 404-832-5800 or visit us at [www.1stchoicecu.org](http://www.1stchoicecu.org) to get started.

\*All loans subject to credit approval and Annual Percentage Rate  
\*\*Annual Percentage Rate will apply.

## 1st Choice Credit Union has gone mobile!

Now you have your credit union in the palm of your hand with our new Mobile Banking Application feature!!

### How it works:

With Mobile Banking at 1st Choice, you can check your balance, transfer money, pay your bills, and more....**anytime and anywhere** using your mobile device!

To access the 1st Choice Mobile Banking App, follow these simple steps:

- You must already be registered for 1st Choice Credit Union's Online Banking. If you are not yet registered, please go online to [www.1stchoicecu.org](http://www.1stchoicecu.org) and sign up.
- Next, using your smartphone or mobile device, access the App Store (Apple Store for iPhones, iPads and Google Play for Android).
- Search for the terms: 1st Choice CU and follow the download instructions.
- Once the app has been downloaded to your device, you can open it and follow the directions on the screen. Your log in credentials will be the same as those you have set up for your Online Banking.



From time to time when I go outside to check the mail, my husband asks me, "What came in the mail today? Did you find checks in the mail or undiscovered money?" This is exactly what happened to me when I received the letter in the mail telling me that I had won the \$300.00 Visa Gift Card for registering in the drawing offered at 1st Choice Credit Union sponsored by the Family Security Plan.

I registered in the drawing on my first day of orientation as registered nurse in the Medical ICU at Grady Hospital. Ever since I became a nurse it has been my dream to work in the intensive care unit at Grady. It was important to me to join the credit union once I began working at Grady, and this decision has paid off in leaps and bounds.

Winning the drawing has solidified the fact that I made the right choice in coming to work at Grady. The \$300 Visa Gift card will benefit my family greatly. We have so many wonderful ways in which we can utilize this "undiscovered money."

We are eternally grateful for this blessing and will pay it forward to give someone else a boost that they never expected.

Thank you again for this amazing gift!

Patina Walker, Medical ICU



APRIL 2015  
NATIONAL CREDIT UNION YOUTH MONTH.



## The youth of today are truly our future!

Visit our offices anytime during the month of April and help us celebrate National Credit Union Youth Month™.

1st Choice Credit Union will show youth and teens how to get "Wild About Saving" at their credit union and they will be able to participate in some fun prize winning contests.

Please join us for

# SAFARI DAY

Saturday, April 11th and April 25th  
9am – 12pm

Administrative office:  
315 Auburn Avenue,  
Atlanta, GA 30303

This event will be an exciting adventure for the kids as well as the parents. Kids will be able to walk through the jungle and learn how to become good savers at an early age and open saving accounts while they're still young.

We promise this will be a financial education experience your child will never forget.

And remember, 1st Choice Credit Union membership is open to all members of your family. I.D. Required to open accounts – Driver's license for parents, birth certificates for kids, and social security cards for all.

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

### Holiday Closings

Memorial Day  
May 25th

Independence Day  
July 3rd

### Employee of the Year

Congratulations to Jennifer Arnold and Shea Whitaker for being named 1st Choice Credit Union's Co- Employees of the Year!

### Board Member Re-elected

1st Choice CU would like to congratulate Eddie Cheung, Paresh Patel and Alonzo Llorens for being re-elected to the board of directors for an additional three years.



Federally insured  
by NCUA

## 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.