

Checks & Balances

Summer 2015

“Go to the Head of the Class” with a Back-2-School Loan

For books, tuition, uniforms and more.
LOAN TERMS:

- 18% APR*
- 6 Month Financing
- \$600 Maximum Loan Amount

To apply, please go into our branch, visit www.1stchoicecu.org or complete the application on the back today!

Application deadline: August 31, 2015

Your recent paystub and a non-refundable \$25 loan processing fee are required prior to reviewing your loan request. This fee will be deducted from your savings or checking account with 1st Choice Credit Union.

*APR=Annual Percentage Rate. Actual loan amount based on qualifications. All loans subject to credit approval.

REMINDER... 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 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.



Back-2-School Loan

Loan Terms: 18% Interest Rate 6 Month Financing \$600 Maximum Loan Amount
Application deadline August 31, 2015

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 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

Amount Requested: \$ _____ **Amount Approved:** \$ _____
(For Internal Use Only)

Your recent paystub and a non-refundable **\$25 loan processing fee** are required **prior** to reviewing your loan request. This fee will be deducted from your savings or checking account with 1st Choice Credit Union.

PLEASE PRINT; COMPLETE THE INFORMATION BELOW, AND DROPOFF OR FAX TO 404-607-8252

Name: _____ Account # _____

Address: _____
Street Address City ST Zip Code

Home # (_____) _____ Work # (_____) _____ Cell # (_____) _____

Email Address: _____ DOB: ____/____/____ Last 4 digits SSN # _____
MM/DD/YYYY

Employer: _____ Date of Employment: ____/____/____
MM/DD/YYYY

Position: _____ Number of Hours Per Week _____

Pay Frequency: (Weekly / Bi-weekly / semi-monthly / Monthly) Gross Monthly Income: _____
(Circle one)

Own Rent Rent/Mortgage Pmt: _____

Reference Name: _____ Relationship: _____
(This should be a relative, not living with you)

Address: _____
Street Address City ST Zip Code

Phone# (_____) _____ Email: _____

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

Signature: _____ Date: _____
Fee Paid: _____ MSR: _____



DON'T FORGET YOU HAVE AN ALL ACCESS PASS TO YOUR FUNDS, EVEN WHILE YOU'RE AWAY THIS SUMMER

If you plan to hit the open road this summer or steal away to a secluded beach house, you can still stay in touch with your credit union funds 24/7 with our easy and convenient services. We offer:

- Audio Response **404-616-7700 or 888-894-6921**
- Home Banking www.1stchoicecu.org
- Bill Payment Service
- ATM Access
- Credit Union Service Centers www.co-opcreditunions.org/locator/

Make sure you fully enjoy your summer, free of worry about your finances. We'll be there when you need us no matter how far you go. Visit www.1stchoicecu.org for more information on any of our services.

Holiday Closings

Independence Day
July 3rd

Labor Day
September 7th



Federally insured
by NCUA

