

“Our vision is that United 1st will be our member’s recommended source for financial solutions, through our continued investment in our respected employees and the communities we serve.”

ANNUAL MEETING

United 1st Federal Credit Union is extending an invitation to all members of the credit union to attend the Annual Meeting Open House. The Annual Meeting Open House will be held the week of March 13th, 2017 in each United 1st Federal Credit Union Service Center. The credit union will provide refreshments and giveaways for our members. All members of the credit union may also register for prizes between March 13th, 2017 and March 17th, 2017 at any credit union service center. Prize winners will be announced on March 17th, 2017 at 4 p.m. Members are eligible to win one prize maximum and you do not need to be present to win.

The formal business meeting for the Annual Meeting will be held at the Kingsland Service Center on Thursday, March 16th at 5:15 p.m. No prizes will be awarded at this business meeting.

Annual Meeting Open House Ticket

Send or bring in this ticket for your name to be entered in to our Annual Meeting Prizes. Winner will be selected in a random drawing from all ticket entries on Friday, March 17th, 2017.

Full Name: _____

Best Contact Number: _____

Branch: _____

Last three numbers of Account: _____

Street Address and Zip Code: _____

Looking to Save for the Future?

An IRA is a personal savings plan that provides income tax advantages to individuals saving money for retirement purposes. United 1st offers both Traditional and Roth IRAs.



A traditional IRA is a tax-deferred retirement savings account. You pay taxes on your money only when you make withdrawals in retirement.

A Roth IRA is a retirement savings account that allows your money to grow tax-free. You fund a Roth with after-tax dollars, meaning you’ve already paid taxes on the money you put into it.

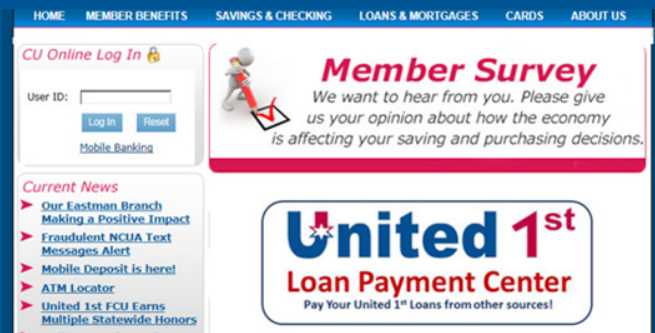
For more information contact us to speak to an IRA Specialist today.

Know your Credit Score

Credit Sense is a powerful tool now available to our members to monitor their credit, without causing an inquiry on your credit history. Credit Sense is entirely **FREE** and no credit card information is required to register. This tool is available for both mobile and tablet devices. Log into your CU Online account for more details. Members will be sent email alerts when there has been a change to their credit profile.

Need a convenient way to make your loan payment?

Step 1: Visit our website www.united1stfcu.org and click on the icon United 1st Loan Payment Center.



Step 2: Fill in all blanks needed to make a payment on your loan.

The screenshot shows the 'Loan Payment' form on the United 1st Federal Credit Union website. The form is titled 'Loan Payment' and features the United 1st Federal Credit Union logo. It is divided into three main sections: 'Payer Information', 'Loan Information', and 'Payment Information'. The 'Payer Information' section includes fields for Full Name, Phone Number, Receipt Email, Zip Code, Address, City, and State (Alabama is selected). The 'Loan Information' section includes fields for Loan Number and Amount, and a note: 'Please be aware, this site is not intended for paying your loan balance in full or for making payments larger than \$5,000. Please contact our Member Service Department for assistance: Phone: (205) 494-2100, Email: services@united1stfcu.org'. The 'Payment Information' section includes a dropdown for Type (Credit Card is selected), a note 'Make payment with the following card', and fields for Card Number, Expiration Date, CVV, and Name on Card. At the bottom, there is a 'Submit' button and a 'Cancel' button. A note at the bottom left states: 'Please note that payments submitted before 6:00 PM EST / EDT will be posted the next business day. Payments submitted after 6:00 PM EST / EDT will be posted in 2 business days.'

Step 3: Receive an email confirmation that payment was accepted.

Ways to Save in 2017

Adopt the “pay yourself first” method. Whenever you get a paycheck, pay your savings account first to make sure putting away money gets prioritized over impulse spending.

Plan your meals for the week to avoid eating out. The season of the crock pot is upon us. Make big meals and freeze the leftovers so you aren't tempted to order in.

Try a “no-spend weekend.” (i.e., no restaurants or recreational shopping) Use your food at home to make meals, and plan to invite friends over or spend some quality time with Netflix.

If you require the chic espresso drinks, make them at home. You'll need concentrated coffee or cold brew, simple syrup, chocolate syrup and milk. If you want to go really crazy, you could even opt for pumpkin or gingerbread syrup instead of chocolate.

Be equipped with a free activity suggestion so you aren't always paying for brunch or dinner when you want to see friends. When you make the decision to go out to eat, you often think about it as how much the actual meal will cost, as opposed to factoring in tax, tip and maybe a drink. Instead, think about it this way: a \$20 entrée isn't a \$20 bill. In fact, with tax, tip and a drink, it could be as much as a \$40 bill.

Hours of Operation

All Member Service Centers
Monday, Tuesday, Thursday,
Friday: 9am - 5pm
Wednesday: 9am - 1pm
Drive-Thru open at 8am

Kingsland

Friday: 9am - 6pm
Saturday: 8am - Noon (Drive Thru Only)

Waycross

Friday: Open until 6pm



Federally Insured
by NCUA.

Member Service Centers

St Marys

2000 Osborne Road
(912) 882-4630
Erica Merritt

Kingsland

160 N. Gross Road
(912) 729-2800
Kim Mitchell

Eastman

854 College Street
(478) 374-7777
Ann Harrell

Blackshear

Regional Manager, Tommy Cannon
3705 U.S. 84 East
(912) 449-4077
Angela Robison

Folkston

3773 Second Street S.
(912) 496-2006
Marian Sikes

Waycross

1912 Memorial Dr. Ste. F
(912) 283-1450
Jack Yarbrough