IT’S THE MOST WONDERFUL TIME OF THE YEAR…
HOLIDAY SKIP-A-PAY IS BACK!

The holiday shopping season can be an expensive one. So we want to give your wallet a break! For a limited time, we’re offering you the chance to skip your loan payment(s)* and instead, use those funds to help make your family’s holiday merry and bright!

You can skip your payment(s) during the month of December. To get started, simply complete our skip-a-pay form in the nearest branch office or online at www.1stchoicecu.org.

For more information, call 404-832-5800 to speak with a Loan Representative today!

All 1st Choice Credit Union accounts must be in good standing. All lines of credit, 1st and 2nd mortgages, Mastercard, Quick Cash, Jump Start, Credit Builder, over draft and delinquent loans are excluded. Loans made after May 1, 2018 do not qualify for the Skip-A-Payment program. Participating in the Skip-A-Payment program will extend the life of your loan.

*You must apply by November 15, 2018 to skip your December payment. Finance charges will continue to accrue. Some restrictions may apply. A $25 processing fee will be charged for each loan you request to skip.

HOLIDAY DOUGH FOR A SMART COOKIE LIKE YOU!

Could you use some extra dough for the holidays? Apply for a holiday loan* today so you can fill those holiday stockings with ease. We offer loan amounts up to $1200 at rate as low as 12% APR**!

Hurry because Christmas will be here before you know it and this is a limited time offer. Apply for your extra dough today by visiting www.1stchoicecu.org.

*All loans subject to credit approval. Offer valid October 1, 2018 through December 21, 2018. Rates may vary based on credit score. There is a $25 application fee. **Annual Percentage Rate.

MONEY MATTERS
Sharon R. Odom, CPA | 1st Choice Credit Union, CEO

It is my privilege to share the press release below regarding 1st Choice being recognized as a leader among Credit Unions for our community outreach, lending and financial education programs. We are inspired and delighted to receive the top award for credit unions in our size category.

Georgia Credit Union Affiliates Honors 1st Choice Credit Union with Statewide Award

ATLANTA – 1st Choice Credit Union recently received statewide recognition for its excellent community outreach.

Georgia credit unions help people afford life in a variety of ways and, each year, Georgia Credit Union Affiliates recognizes these efforts with its statewide awards program.

“Credit unions exist to help people afford life,” said Mike Mercer, president and CEO of Georgia Credit Union Affiliates. “These awards highlight some of the creative ways our state’s credit unions make a real difference to their members, to their communities and to the state.”

This year, six Georgia credit unions won eight different awards as a part of the program.

1st Choice Credit Union won the statewide Dora Maxwell Social Responsibility Community Services Award for credit unions with less than $50 million with Dreams Start Here, a philosophy the credit union uses to guide underserved members toward financial stability.

“Dreams Start Here is more than a program – it speaks toward our credit union’s core mission,” said Sharon Odom, CEO of 1st Choice Credit Union. “We really focus on financial empowerment and providing opportunities to members that they may not have had in the past. We position our loans and other services as a vehicle that allows them to achieve their dreams.”

1st Choice has been entered in the national awards program administered by the Credit Union National Association. The results of the national contest will be announced in October.

“Winning the Dora Maxwell Award is affirmation that we are doing the right thing,” Odom said. “For us to really target this underserved, unbanked consumer and to be acknowledged for that work we’re doing in that space – that is confirmation that we’re making a difference.”
Want to erase your credit card debt for good?
Transfer your balance to our low-interest MASTERCARD® and you can pay your debt off even faster!

Tired of just paying interest on that credit card? Transfer your existing balance to our MASTERCARD® and you can enjoy a rate as low as 8.9% APR* and NO BALANCE TRANSFER FEE!

Not only that, we also offer no annual fee, no fee for cash advances**, and 24-hour ATM cash access.

Start erasing your debt today. Visit www.1stchoicecu.org to transfer your credit card balance.

*Annual Percentage Rate.
**Interest accrues from date of the advance.

DREAM BIG AND THEN VISIT US FOR THE HELOC TO MAKE THOSE DREAMS COME TRUE!

Got big plans for the holiday season? Maybe you plan to remodel your kitchen before your relatives arrive? Maybe you have a big ski vacation coming up? Whatever the big ticket, you can tap into the equity you’ve built up in your home to help cover the cost!

You can:
- Tap into the funds repeatedly and pay back as you go
- Minimum to borrow is $10,000
- Enjoy a rate as low as Prime + 1 well qualified borrows
- Set up an easy repayment schedule

Live out the dream you have for the holiday season. Apply for your HELOC at 1st Choice Credit Union today!

FIND YOUR PLATINUM LINING IN CREDIT UNIONS!

In honor of the 70th year of International Credit Union Day, and in recognition of the credit union difference, we invite you to find your platinum lining in credit unions!

On October 18, 2018, we will join more than 68,000 credit unions from 109 countries and their 235 million members to celebrate the 70th International Credit Union Day®. Please stop by the credit union on this day to help us celebrate all of the platinum linings credit union membership brings!