



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

www.united1stfcu.org

Member Service Centers

St Marys

2000 Osborne Road
(912) 882-4630

Callie Kegley

Kingsland

160 N. Gross Road
(912) 729-2800

Kim Mitchell

Blackshear

3705 U.S. 84 East
(912) 449-4077

Tommy Cannon

Eastman

854 College Street
(478) 374-7777

Ann Harrell

Folkston

3792 Second Street S.
(912) 496-2006

Marian Sikes

“Our mission is to improve the financial condition of our members and maintain the security of the credit union while providing personal service with INTEGRITY.”

Annual Meeting a “Huge Success”



Tuesday, February 8, 2011, marked the 67th annual meeting of the membership of United 1st Federal Credit Union. The meeting was held in the Camden County High School Auditorium and was very well attended. Ed Walker, Director of Business Development, conducted the meeting and the drawing after the meeting. This year there were TWO 46” TVs as well as gift cards, a blu-ray player, and a netbook. The TVs attracted the most attention, naturally. The first one was won by Ronald Walker and the second by Barbara Moore. Other prizes included a netbook computer won by Shirley Marr, a blu-ray player won by Ulysses Skipper, and a slew of gift cards.

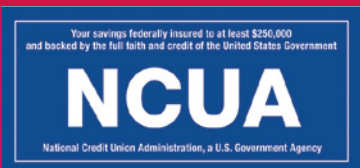
The Annual Meeting occurs in February because that is the anniversary month of our charter in 1943. One purpose of the Annual Meeting is to keep the members aware of the things United 1st has done over the past year and to alert them to changes/events approaching in the coming year. We have elections at the meeting to fill any vacancies on the Board of Directors. This year, Terry Brown, Ginny Caldwell, and Gordon Phillips were reelected to the Board of Directors. We also

distribute the Annual Report. Those are the reasons for United 1st holding the meeting. Members attend to win the prizes. Every year the prizes have gotten better and this year was no exception. The chance to win one of two TVs was enough to draw over 350 people to the meeting. According to Ed Walker, “More people attended this meeting than any since I have been here.” Charlotte Poston, Director of Operations, agreed, stating, “The members really seem to enjoy the meetings and it is a great opportunity for the staff to mingle with the members on a less formal basis.” One member suggested having more TVs as prizes and less gift cards. Another suggested having thirty gift card prizes and one TV. What do you think? Let us know by sending an email to nlcomments@united1fcu.org.



How to Buy a Car

This sounds like a simple topic, right? It isn't. Experts on consumer finance agree that buying an automobile is one of the big decisions we make in our lives. So... what is the process to make that decision a sound one? Step (1): Determine whether you NEED an automobile or just WANT an automobile? There is a difference. Is it the transmission or is it just the windshield wiper blade that needs





replaced? If it is the latter, you don't need a car. Is it dinged or is the bumper rubbing against the tire? If it is the former, you don't need a car. You can make the right decision. Step (2): Talk to one of the loan counselors at United 1st and get pre-approved for the loan you need. Then you can go shopping for the auto you want and know what you can afford. Step (3): Go to the dealership late in the month. Many salespeople work on commission. You might as well get them at the end of the month when they are looking to help their paycheck. Buy what you want within your price range. **DO NOT OVERSPEND!!!!!!!** Remember: Take your time and get what you want and/or need. It will pay off down the road.

Congressmen Jack Kingston Meets with Credit Unions



Congress represents the people of the United States. Congressman Jack Kingston represents GA District 1 and Congressman Austin Scott represents GA District 8. Representative Kingston was visited by CEO Pat Conn and Business Development Director Ed Walker the first part of March. Pat and Ed also met with members of Representative Scott's staff. This was a visit to introduce United 1st to Representative Scott and renew the relationship with Representative Kingston. Representative Scott defeated Jim Marshall in the election in November, 2010. Representative Jack Kingston has been in Congress since 1995 and serves on the House Appropriations Committee.

United 1st and the Georgia Credit Union Affiliates visit our Congressional delegation at least once a year because credit unions are regulated as are banks and some legislation has unintended consequences. To make certain our Representatives are aware of how certain legislation and occasionally the regulations that follow passage of a bill affect our membership and us, credit unions try to attend "town hall meetings" and visit with our reps when they are in the District as well as when they are in Washington, D.C. Do we draft legislation? No, we don't. What we do is point out what effect the regulation will have on us and our members – their constituents. Do they listen? Yes, and if our points are convincing enough, they are considered by the Congressmen.

United 1st is one of the more politically active credit unions in Georgia. Our CEO, Pat Conn, serves on various Boards and Committees at the state level and is sought for his insight as well as his political acumen. As the leader of one of the top 25 credit unions in Georgia, Pat is "in the know" as far as what credit unions need from legislators and what impact regulations will have on the movement. United 1st has been honored for its political activism on many occasions and continues to contribute significantly to the credit unions action committee on politics.

At a recent meeting with the Congressman, Representative Kingston acknowledged the importance of credit unions to the growth of the economy by saying, "Credit unions have been a positive force in Georgia's financial services sector. I commend their efforts to serve Georgians at all levels of the economic spectrum."

You Need Flip Flops

United 1st is attuned to the needs and wants of our members. A couple of members were talking the other day and mentioned wanting to take a vacation. One of them talked about how great it would be to go to a beach and sit in the sand and walk in the surf. So, he came to his Member Service Center and applied for a vacation loan. Spring is the season to plan the vacation and figure how

to finance it. One really good way is through a Home Equity Line Of Credit loan (HELOC). You use the equity in your house as security for a second mortgage and the money can be used for anything you want – including the vacation of your dreams and a new pair of flip flops. Just call or come see us. Our Loan Counselors will help you decide what kind of financing is best for you. Then you can go to the beach and contemplate whether flipflops is one word or two. 😊



Board of Directors

- J. T. Blount, President
- Terry Brown, Vice-President
- Ginny Dickey Caldwell, Secretary
- Yvonne Hawkins, Treasurer
- Gordon Phillips, Director
- Mark Crews, Director
- Oscar Morris, Director

Supervisory Committee

- Mark Crews, Chairperson
- Paul Lentz, Member
- Terry Porter, Member
- Deborah Stewart, Member
- Dr. Mark Stewart, Member

Senior Management

- Patrick T. Conn, CEO
- Charlotte Poston, Operations
- F. Chris Voss, Loans
- Jeanne Bovair, Human Resources
- Butch Ford, Information Technology
- Ed Walker, Business Development

