



Hours of Operation

All Member Service Centers
Monday, Tuesday, Thursday,
Friday: 9am - 5pm
Wednesday: 9am - 1pm
Drive-Thrus 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

Federally Insured
by NCUA

“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:

The 69th Annual Meeting of the membership of United 1st Federal Credit Union is scheduled for 6

p.m., Tuesday, February 7, 2012, at the Camden County High School Cafeteria. Wouldn't it be great to win an iPad2 for your sweetheart for



Valentine's Day? The Board of Directors has approved the purchase of THREE (3) iPads to be given away by a drawing at the Annual Meeting. We will not be serving a meal at the meeting because it is against the rules for us to serve food in the cafeteria after school hours. Ed Walker, Director of Marketing/Business Development, said the meeting will take "about an hour unless there are a lot of questions from the floor."

There will be gifts for everyone who attends the meeting and, in addition to the iPads, there will be drawings for gift cards. We will have dessert-type finger foods and drinks for attendees. There will be an opportunity to meet the two new Directors, Drs. Malcolm Fuller and Mark Stewart. Both of them have been nominated for a full term on the Board of Directors.

Ed Walker said, "We know we are asking people to give us an hour or so of their time and we want to make it as worthwhile as possible. We will have a short video and give folks an update on what their credit union has been doing this past year. We really feel the Annual Meeting is worth it to our membership. Come on out and determine for yourself."

United 1st Offers the CU Money Card:

Let's say you are a parent and you have a child who is going to college and another who is going overseas on vacation and another who is joining the military and you want to get a gift for each one. The brand spanking new CU Money Card is just what the (gift

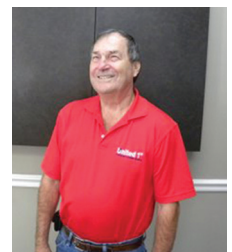
doctor ordered. Here's the way it works: You purchase the card and put \$100-\$5,000 on it; give it to the recipient; they spend it like money; they (or you, if they are lucky) reload it. It goes on for as long as you want it to continue. This card can also be used when you go on trips or just don't want to carry cash. If you are going to a high crime area and do not want to carry your debit/credit card, the Money Card is safe because you cannot lose anything.

As an example, one of our co-workers recently went on a cruise to a foreign country and took the card instead of her debit card. The debit and credit cards she left on the ship and took the money card ashore with her. She took a couple of the money cards with different amounts on each. She had a blast and didn't worry about the card getting stolen or lost because VISA cards have zero liability.

The cards only cost \$5.95 initially and are reloadable. This is a better deal than traveler's checks. Go to a local Member Service Center and ask for a CU Money Card. The cool name is free. ☺

Meet the Board:

Terry Brown is the new Chairman of the Board of Directors of United 1st Federal Credit Union. Terry has been a member of United 1st since the early 70s. He initially served on the Credit



Committee. At that time, a person had to have someone willing to sign for every \$100.00 of the loan. As an example, if you wanted to borrow \$300.00, you needed three people to sign off on the loan. Then it went to the credit committee and was approved or disapproved. After serving on the Credit Committee for a number of years, Terry was recruited to be on the Board of Directors by then-President J. T. Blount. He readily accepted and has served on the Board since 1983. Mr. Brown was employed in the St Marys bag plant of Gilman Paper Mill at the time and was then

transferred to the Eastman bag plant. He was in Eastman at the time of the Grand Opening of our Eastman Member Service Center and he continued to serve on the Board of Directors while he was working in Eastman. This is noteworthy because Directors are volunteers and do not receive reimbursement for their travel costs. Mr. Brown attended regular meetings of the Board at his own expense.

Terry and his wife, Bernice, moved back to Camden County in 1991 and continue to live there. They have two daughters and four granddaughters. The Browns attend the First Baptist Church of Kingsland.

Mr. Brown said he has enjoyed serving the membership of United 1st Federal Credit Union because "We are different from other financial institutions because we care about people and their needs. Many times people are forgotten by other places. I think it is very important that we continue to care about our members and do what is right for them. That is the 'credit union difference'."

New Board Member Appointed:

Dr. Mark Stewart, Director of Administrative Services for Camden County Schools, was appointed to the Board of Directors of United 1st Federal Credit Union effective October 31, 2011. He will



complete the term of J. T. Blount who retired after serving the membership for many years. He will stand for election at the Annual Meeting which will be held February 7, 2012, at the Camden County High School cafeteria.

Stewart has been a member of United 1st since 1984 and has served on the Supervisory Committee for a number of years. He is the active father of a son and an avid golfer. He and his family, which also includes his wife, Susie, live in St Marys. Mark Stewart joins the other members of the Board of Directors as a volunteer. He will receive no compensation for the long hours he will devote to serving the members of United 1st. Because credit unions are member-owned financial cooperatives, people who serve on the Board of Directors and other committees are unpaid.

International Year of the Cooperative:

The United Nations has designated 2012 as the "International Year of the Cooperative". The theme is "Cooperative Enterprises Build a Better World". As a cooperative, United 1st Federal Credit Union abides by the seven cooperative principals and supports the recognition of the contributions cooperatives have made. Credit unions were started to give people access to capital when other financial institutions had denied that access. United 1st continues to provide loans to many who have been denied credit.

I received this from one of our lenders: "Almost two months ago, I had a member seeking a small loan for dental work. As we talked about the past credit history and the dental work that was needed, he talked of the pain he was dealing with caused by the infection in his mouth, teeth that had to be pulled and a high powered antibiotic that would be necessary.

"There were a few things on the credit report that would normally have required the member to provide proof of being paid. With the loan completed and signed, mutual thanks were spoken and he was on his way to the dentist.

"The member called me later. He said the dentist told him that they had pulled those teeth just in time and that the infection was so bad that it was actually poisoning him. He called to say thanks again.

"Helping someone ~ the best blessing that we can receive."

United 1st still does the things credit unions were meant to do. We are not too big to remember our roots and yet we are large enough to provide our members with the services they want.

Board of Directors


- Terry Brown, Chairman
- Ginny Dickey Caldwell, Secretary
- Yvonne Hawkins, Treasurer
- Gordon Phillips, Director
- Mark Crews, Director
- Malcolm Fuller, Ed.D., Director
- Mark Stewart, Ed.D., Director

Supervisory Committee

- Mark Crews, Chairman
- Paul Lentz, Member
- Terry Porter, Member
- Deborah Stewart, Member

Senior Management

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




KIRBY KANGAROO CLUB


Did You Know?

When it is Winter in Georgia, it's Summer in Australia!

www.united1stfcu.org



Go to my Website!



Cha-Ching!!

Brianna and Brandon are SAVAROOs! How about You?

"I don't have the money right now." Do you ever hear this from your parents when you want to buy something? Well, Kirby has a way for you to have your own money. It's called SAVING. Start saving your change, bring it in to United 1st and deposit it into your OWN account, and watch your money grow. Then you'll be able to buy whatever you want when you want it! Cool, huh?

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Best Kids' Jobs:

 - Household Chores
 - Dog Walking
 - Babysitting
 - Raking and Mowing Yards

