



Hours of Operation

All Member Service Centers

Monday, Tuesday, Thursday,

Friday: 9am - 5pm

Wednesday: 9am - 1pm

Drive throughs open at 8am

Kingsland

Friday: 9am - 6pm

Saturday: 8am - Noon

www.united1stfcu.org

Member Service Centers

St Marys

2000 Osborne Road

(912) 882-4630

Shannon Sasser

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

701 S. Second Street

(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.”

Mobile Banking Is HERE.

Do you have a cell phone? Have you tried our new Mobile Banking yet? If you have a cell phone that will connect to the Internet, you can access your account from anywhere. You can find out your account balance on your phone and transfer money to another account, all in the touch of a few buttons. It is great for college students who are attending school away from home. They can find new and exciting ways to ask their parents for money. It is great for anyone who has trouble getting to their closest Member Service Center before it closes. It is so convenient and the really great news is that it is FREE for you to use. Therein lies the rub. We would really appreciate it if you would sign up for e-Statements. Mobile banking costs United 1st money – money to purchase the software, money to install the software, money to make it available to you every month. We aren't seeing much of a return on our investment yet. We want you to sign up for e-Statements because it will save us money. It costs about \$1.00 per statement for us to process and mail a paper statement to each account holder. When talking to our members, Ed Walker learned that many do not even open the statements; they just file them or shred them. If you are one of those, PLEASE sign up for e-Statements. If you want to keep your statements, the easiest, most convenient, safest way is to save them on your computer or on an external hard drive. Be environmentally conscious. Save us and you money.



Annual Meeting Set.

The 66th Annual Meeting of United 1st Federal Credit Union is scheduled for 6:30 p.m., Tuesday, February 9, 2010, at the Camden County High School Auditorium. The High School is at 6300 Laurel Island Parkway in Kingsland, GA. There will NOT be a meal this year. There is a rule against that. We will have light refreshments. There will be a **prize** drawing and we have some neat things to reward you for coming to the meeting. We are going to have a lot of **prizes** this year. There will be a number of **gift cards** and we will also be giving away a **laptop** computer and other **prizes**. The total value of the **prizes** will be in excess of \$1,500.00.

Safe and Sound.

We are. You know, I hate to keep saying the same thing all the time but a lady asked one of our tellers if we were in any kind of financial trouble. Most emphatically, WE ARE NOT in any kind of financial trouble. We have not taken any TARP funds and do not see any reason to think that will change. Unlike many of the banks around, we are doing just what we have always done – loan money to good folks who make their payments on time the way they said they would. You see, that is the reason credit unions are such a great idea. We KNOW the people to whom we loan money. Ann Harrell and Christy Sowell in Eastman know the folks who come see them. They attend church with them or live close to them or shop with them or see them at football games. So do the lenders in Blackshear and Folkston and Kingsland and St Marys. We know our members just like you know us. You see us around town. We are just like you; in fact, we are you. If you need something, come see us.

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

You Need To Know.

United 1st has gotten a lot of publicity in the local press about the good things we do for the community. We have classes in Money Management/Financial Literacy; we help the local charity organizations/community organizations; we work with Toys For Tots. We just do all kinds of things. Our Information Technology Services Department has brought mobile banking online and made a lot of improvements to CU Online. Our CEO is on various boards and committees in the Georgia Credit Union movement. The one area that does not get enough attention is the area at which we excel the most: MEMBER SERVICE.

Our front line staff does a real bang up job giving our members what they want: prompt, efficient, friendly help with monetary matters. Whether it is to cash a check, make a loan payment, use a safe deposit box or whatever, our staff does it well. From the friendly faces at the teller stations to the friendly voices in the Call Center, our members tell us they like to see and hear the folks we have working there. See, the most important thing to most of our members is not mobile banking or the beautiful web site we have. The most important thing is what we have been doing since 1943 – helping our members at the Member Service Centers. Do us a favor, please. The next time you receive good service from a teller, Member Service Representative, or lender, tell them “Thanks.” You know they deserve it.



Credit Cards.

If you have a credit card other than one issued by United 1st Federal Credit Union, you probably received a letter from them telling you that the rate was now variable. I bet most of the rates went up as well. We have not raised our rates or made our card a variable rate card. We believe in fixed rates so our members will have a good idea as to the payment on the card. Should we ever need to raise the rates we will be prudent and try to keep the rate as low as possible. We have one of the best cards in the Nation and we will do our best to keep it one of the best.

We first issued a VISA credit card in 1987. We now have a lot of our members carrying our card. That is quite a compliment to our card and our institution. We have taken care of our members and they have repaid us with their business. Thank you.

The Results Are In.



United 1st provides excellent service to our members. Our members love us. We had a Net Promoter Survey done and found out we are REALLY good. Especially for the folks that use us as their Primary Financial Institution – you know, have checking, savings, VISA Debit and Credit cards, a loan or two, and maybe a mortgage. So, how do we get more members to do more with us? The survey says MEMBERS SHOULD REFER THEIR FRIENDS AND FAMILY. MEMBERS SHOULD ENCOURAGE THEIR FRIENDS TO JOIN UNITED 1ST. We are a good deal and we would appreciate you telling everyone you know and some of the folks you don't know about us. Spread the word about how great we are. If you get someone to become a full member of our credit union, we will put \$10.00 in your account. “Full member” is defined as having direct deposit, savings, and a United 1st VISA debit or credit card. If you are not a full member yet, all you need to do is enroll in Bill Pay and e-Statements and use them for three months, we will put \$5.00 in your account. Sorry, this is for new enrollees only.

United 1st Hires A New Manager in Blackshear.

Sherry Strickland, the Manager of our Member Service Center in Blackshear, has stepped down to be a full-time Mom. After a wide-ranging search, we have selected Tommy Cannon to replace Sherry. Tommy has an extensive background in finance. After graduating from Waycross College and Valdosta State University, he was involved in lending at Atlantic Coast when it was a credit union. He also worked at another financial institution in Blackshear. Tommy and his wife, Carla, live in Waycross and have a daughter who attends Ware County Middle School. They are active members of Jamestown Baptist Church. Tommy has many friends in the Waycross-Blackshear area and is looking forward to meeting and greeting new and old acquaintances.



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
Terrell Porter, Director Emeritus

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

