



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

Erica Merritt

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

3773 Second Street S.

(912) 496-2006

Marian Sikes

Waycross

1912 Memorial Dr. Ste. F

(912) 283-1450

Jack Yarbrough

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.”

**Protecting Identity:
Helping You Help Yourself**



United 1st is committed to providing our members with services in a safe and secure environment. With the upcoming holiday season approaching, more people are turning to the internet to complete their shopping lists. Recently, news reports have revealed stories about major companies getting scammed and stealing consumer data, putting our personal data from our own activities at risk. For those who don't like to use the internet, particularly for anything sensitive, these news stories can serve to reinforce those opinions. For a growing group of people who cannot picture their lives without the new conveniences of technologies, like mobile banking with United 1st Mobile Money, these stories can cause anxiety and stress.

Importantly, simply avoiding the internet or even a particular technology may not protect you. The reason is very simple: Your data exists online, whether you want it to or not. How do you protect your identity when it is so widely available? Fortunately, there are some concrete steps you can take to make yourself safer online today, whether you are a technophobe, a techie, or anything in between.

Regularly Check Your Balances – In many cases, scammers want your information in order to access your bank accounts. By checking your balances regularly with CU Online, you can catch any potential fraud before it gets out of hand. Mobile Money does not store any data on your phone, but does allow you to view real time transactions. This can be a great tool to check your accounts no matter where you are. Also consider enrolling in e-Statements to have access to your statements quickly and safely or e-Alerts that sends notifications regarding your account directly to you.

Use Complex Passwords – Some of the most common passwords are also some of the easiest to guess. Many identity thieves aren't sitting at a computer trying to guess your password; they are writing programs that enlist the computer to do that work for them. These programs try different combinations of letters, numbers, and characters until they succeed. Consider increasing your character count because longer passwords are

harder to guess. And while adding numbers and symbols is a good idea, avoid using common substitutions, such as the number zero in place of the letter O in a word or \$ in place of an S, as hacking programs can look for these patterns. Most importantly, use different passwords for different tasks and change them regularly. This is especially true for passwords with sensitive information. You don't want your financial accounts to be compromised simply because your Facebook account got hacked and utilized the same password as CU Online. Changing your password on a regular basis for sites that contain your most sensitive information is a good rule of thumb.

Security in the Home – Keeping your information secure goes a long way in further protecting your identity as identity theft through personal contact is still a real threat. Before you throw away bills, bank/credit union statements, free credit card offers, etc., shred the materials. Be sure to keep your personal information, like social security numbers and birth certificates in a secure location such as a fireproof safe. Watch out for telephone scammers and do not give your Social Security Number, credit card number or any bank account details over the phone unless you initiated the call and know the business is reputable.



Promptly remove incoming mail from your mailbox. Install a locking mailbox if mail theft is a big problem in your community. Don't leave envelopes containing your credit card payments or checks in your home mailbox for postal carrier pickup – that red flag could be a red flag for identity thieves. Call the post office immediately if you notice you are not receiving your mail regularly.

Be sure to report missing, lost or stolen debit and credit cards immediately. Cancel credit card accounts that you do not use regularly. If you have applied for a credit card and have not received the card in a timely manner, immediately notify the financial institution that issued the card. Closely monitor the expiration dates on your debit and credit cards and contact the card issuer if the replacement card is not received prior to the expiration date on your card. Sign all new credit cards upon receipt and do not store the PIN with the card. Always be aware of others nearby when entering your PIN at an ATM. If making an in store purchase, choose the credit option to

avoid entering your PIN information into the terminal; the same goes for gas purchases.

Memorize your Social Security Numbers and passwords. Don't record them on paper and store them in your wallet or purse. Limit the number of credit cards and other personal information that you carry in your wallet or purse for further protection.

In such an interconnected world, any number of factors can cause your information to be at risk. However, avoiding the internet entirely or not using debit or credit cards may not be the solution to your problems. Whether you use the internet minimally or barely have a waking moment when you are not connected, weigh the pros and cons of each of these tips and consider what you can do to protect yourself more than you currently do. By taking security personally, you will be taking the power of protection into your own hands, ensuring that you are a harder target for a scammer and keeping your money—and identity—more secure. Protecting your privacy is a team effort. Please contact United 1st should you have any concerns regarding your account.

Nominating Committee

To ensure continued strong qualified leadership, the Nominating Committee of

United 1st Federal Credit Union is tasked with finding, screening and recommending qualified, knowledgeable, and competent individuals to serve on our Board of Directors. The Nominating Committee also exercises general oversight with respect to the conduct of elections for the board. The Nominating Committee, comprised of three United 1st Board members appointed by the Chairperson of the Board of Directors, meets in the fall prior to the Annual Meeting. If you have a sincere interest in serving on our volunteer Board of Directors, please contact one of the Nominating Committee members.

Board Chair Yvonne Hawkins appointed Directors Ginny Dickey Caldwell, Terry Brown, and Gordon Phillips to the Nominating Committee in August. The terms of Directors Dr. Malcolm Fuller and Dr. Mark Stewart are expiring in 2015.

The Nominating Committee has recommended the appointment and re-election of Dr. Malcolm Fuller and Dr. Mark Stewart for three-year terms beginning in 2015.



Dr. Mark Stewart



Dr. Malcolm Fuller

How May We Be Of Service?

Being part of the United 1st Federal Credit Union family means each time you need us for something, you experience exceptional member service and have access to great products. Since we are here for you, our members, we take the time to read your feedback and suggestions to help us continue to grow and improve.

To help make your experience the best possible, we also employ the services of a company that provides feedback on our performance based on certain criteria. In essence, we hire mystery shoppers to tell us how well we are doing - they come into our member service centers and rate the service they receive. When we compared our last report to our most current, the results are as follows:

- Service Center waiting times dropped by 50%
- We have improved Call Center services by reducing the amount of times members have to be transferred.
- Significant shifts upward in the overall member satisfaction scores to extremely satisfied and very satisfied categories.

While we use this data to identify needs of continuous improvement, it has proven to be a great tool in identifying training and member service needs. One of the areas that we will be targeting to improve based on the results, will be asking members more questions. This is important so that we can identify your needs and inform you of services or products that will creatively "Help You Afford Life". We also want to make it as easy for you as possible when it comes to your financial services. We will be providing United 1st staff with training in our service standards and product and service knowledge allowing us to provide you with creative problem solutions that exceed your expectations.

Another investment in our culture at United 1st is our service to our internal members - our

employees. We are truly trying to get employees involved in input committees and feedback groups to help generate ideas and solutions for our membership in order to live as we have said we will: Employee Driven, Member Focused. Reflections of this culture in the last couple of years are our increases in internal promotions, transfers and higher employee retention rates. Investing in our staff through training and coaching opportunities helps management gain endorsement with the staff and staff with members. We provide open and honest communication throughout all levels of management which in turn help us to guide decision making and provide recognition of areas to improve. This culture of positive, creative, and appropriate problem solutions creates a positive personal service experience for our membership.

In fact, an online bank and credit union comparison website ranked United 1st in the top 200 best credit unions in the Nation with a ranking of 168 and an A overall health grade compared to 6,000 U.S. credit unions. This is a metric of successful growth in a member focused, employee driven culture.

As we look toward the future and upcoming New Year, we are excited to announce further changes in services and products United 1st offers you, our members. We listened to your feedback and went a step further by giving you more options in convenience services. Look for more information about these exciting new products and services in our next newsletter.

Our goal 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. Keep sending us your suggestions and we will do our best to make sure you always experience the Credit Union Difference at United 1st.

Nomination By Petition - The above nominations represent one nominee for each vacancy to be filled. However, nomination for the Board may be made by petition signed by a minimum, of 100 members eligible to vote. Such petition forms are available at the credit union Administration Office at 162 North Gross Road, Kingsland, GA 31548. Completed petitions must be returned to the Secretary no later than January 23, 2015, at 5:00 p.m. Persons nominated by petition must make a written certification that the nominee is agreeable to nomination, and will accept office if elected, and such certificate must be attached and returned with the petition to the Secretary.

Elections - All elections shall be determined by plurality vote and shall be by mail ballot except where there is only one nominee for each position to be filled. Also, nomination shall not be made from the floor unless sufficient nominations have not been made by the Nominating Committee or by petition to provide for one nominee for each position to be filled. Only those positions without a nominee shall be subject to nominations from the floor.

Only if sufficient nominations having been made by the Nominating Committee or by petition provide more than one nominee for any position to be filled will the Secretary by February 6, 2015, cause printed ballots to be mailed to all members eligible to vote.

Board of Directors

Yvonne Hawkins, Chairperson

Mark Crews, Vice Chairperson

Malcolm Fuller, Ed.D., Treasurer

Mark Stewart, Ed.D., Secretary

Terry Brown, Director

Gordon Phillips, Director

Ginny Dickey Caldwell, Director

Supervisory Committee

Charlene Sears, Chair

Paul Lentz, Member

Deborah Stewart, Member

Senior Management

Patrick T. Conn, CEO

Charlotte Poston,
Chief Operations Officer

F. Chris Voss, Chief Lending Officer

Butch Ford,
Chief Technology Officer

Kim Walton, Chief Organizational
Development & Human
Resources Officer



CEO's Corner