



**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](http://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.”*

**United 1st Federal Credit Union  
Announces New CFO**



United 1st Federal Credit Union is pleased to announce that Jonathan Burgos has joined the credit union as their new Chief Financial Officer. Jonathan, a former accountant with United 1st, comes to the credit union after serving as a Compliance Officer for seven years with Georgia Credit Union Affiliates.

Georgia Credit Union Affiliates.

“We are very excited to bring Jonathan on board. He knows the credit union culture and brings his education, certifications, and years of expertise in areas of operations, accounting, and compliance. That makes him a knowledgeable resource for creating problem solutions. He has also facilitated planning sessions and conducted educational classes in previous roles,” says Pat Conn, CEO of United 1st. “We are delighted to have Jonathan as part of the United 1st team.”

Jonathan Burgos was born in Rio Piedras, Puerto Rico. At an early age he moved with his family to Camden County, Georgia, and is a 2002 graduate of Camden County High School. In 2006, Jonathan graduated with a Bachelor’s Degree in Accounting from Valdosta State University. He is currently working toward a Master’s Degree in Accounting from Texas A&M University-Commerce. In his spare time, Jonathan enjoys spending time with his three daughters.

*“I am happy to be joining the team at United 1st,” Burgos said. “It is a well-run organization with friendly staff, wonderful products, and a clear vision to help support its members and the community.”*

-Jonathan Burgos

**Alert Credit and Debit Card  
Issuers Before Traveling**

Going on vacation? Imagine checking into a hotel only to find out your credit or debit card accounts have been frozen. Be sure to call your card issuers ahead of time to let them know you’ll be out of town--especially if it’s an international trip. That way, you won’t be blocked from using your cards when you need them most. Card issuers may do that--for your protection--when unusual activity appears in your account.

Letting United 1st know ahead of time when and where you will be traveling will save you the stress of not being able to access your money, especially if the area you are traveling to is considered to be an area at high-risk for fraud. Being proactive can help you relax and enjoy your trip to the fullest.

**Be the Builder of your Dreams**

Are you a Homeowner?

Did you know United 1st offers Second Mortgages with no application fee and for a limited time **NO CLOSING COSTS?**

**Second Mortgage loans have many uses, including:**

- Consolidating debt
- Home improvement
- Add a pool or a new room
- Take a dream vacation



**Tax Advantages**

By using your home’s equity as a financing option, the loan interest you pay is generally tax deductible regardless of the reason for getting the loan. It’s a smart way to consolidate higher rate, non-deductible debt. Be sure to check with a tax advisor for more details.

United 1st has Real Estate Loans that will work for you in today’s economy. Still not convinced a

second mortgage is right for you? Give us a call and our experts will review your situation and work with you to meet your financial goals. Why not check it out? There is no cost or obligation, and you just might be pleasantly surprised.

## Refinance Options May Be Available On Any Type Of Car Loan

Stuck with high payments for the next five years because you financed elsewhere?

It's not too late to do something about it! United 1st Helps People Afford Life and one way we do that is by saving you – our members- money. With our low rates on auto loans now is the perfect time to refinance your loan from another lender.

Don't wait any longer! Come in to any United 1st branch or give us a call and let our specialists work with you to make sure you are getting the best deal that works for you. You can also visit us online at [www.United1stfcu.org](http://www.United1stfcu.org).

## Do Your Own Energy Audit

Trim excess fat from your utility bill by doing a home energy audit. If your utility company doesn't offer one, do it yourself. Use the guide

## From the CEO

Happy New Year and thank you for your continued support of United 1st Federal Credit Union. We are excited to enter our 73rd year of "Helping People Afford Life". On behalf of our official family and staff, we hope that we continue to exceed your expectations with your financial needs for many years to come. We have a very dedicated Board of Directors and Supervisory Committee who are diligent in overseeing our direction. Our staff is very dedicated and professional and, quite frankly, a blessing to work with each and every day. Most importantly, we have a very loyal group of members for which we are very thankful. With that said it is our intent to provide positive personal financial solutions and customized quality service to all of our members. We value our relationship with each one of you. We hope that our service and product offerings, not only exceed your expectations, but make it a little easier for you to afford life.

We continue to add new members every day as more and more people realize the benefits of a United 1st membership. We had a very successful year in 2014 as we continue to grow our deposits and loans. We continue to monitor our position in the marketplace in terms of competitive loan and deposit rates to consistently assure our members they are receiving the best rates available in our region. We currently have some of the best auto loan rates available, so please keep us in mind for any future financial needs. The staff of United 1st is grateful for your loyalty, and we remain committed to providing you the best service available. We are more than happy to help you in any way that we can to achieve your financial goals for your lifestyle.

We also strive to serve our members' communities. I am pleased to announce

at [energystar.gov](http://energystar.gov). You could save up to \$40 a month by making small improvements.

## Our Annual Meeting— A Meeting With a Difference

When was the last time you attended United 1st Federal Credit Union's Annual Meeting? If your answer is "never" or "I can't remember," read on.

United 1st invites every member to attend our—your—Annual Meeting on March 10, 2015, at Camden County High School in Kingsland. Why? Because all members are equal owners of the credit union, whether their deposits amount to \$50 or \$500,000.

The credit union annual meeting has been an essential part of the credit union movement's democratic structure. Indeed, you'd have to be a stockholder or large commercial customer to attend such a meeting at a bank or other type of financial institution.

The United 1st Annual Meeting is an occasion for management and elected officials to report to you, our owners. Here, you'll learn more about the credit union's financial position, products and services, current business issues, and future goals. You'll be able to meet face-to-face the people—professionals and volunteers—who run your credit union.

When you attend the United 1st Annual Meeting, chances are you'll leave with a bet-

ter that we received national placing and recognition by winning the Desjardins Adult Financial Education Award which recognizes model credit union efforts to teach personal finance concepts and skills to members and nonmembers age 18 and older. The award is specially designated for credit unions that go beyond serving the member—focusing on the member and the communities in which our members live by providing educational opportunities on financial literacy to all ages. This national recognition from Credit Union National Association comes off of our four statewide first-place wins for Youth and Adult Financial Education along with our community outreach efforts and Scholar Dollars program for our youth members.

It is my sincerest wish that all of our members and their families had a safe and happy holiday season. Again, thank you for your support and loyalty to United 1st FCU and the opportunity to serve you. Please help us continue to be successful by mentioning us to your friends and family and share with them the benefits of a United 1st membership.

Happy New Year!



CEO's Corner

ter understanding of its purpose and goals, and be better prepared to face today's many financial challenges, not to mention the chance to win fantastic prizes! So mark your calendars for 6:00 p.m. on March 10, 2015, in the auditorium of Camden County High School in Kingsland, Georgia. We look forward to seeing you there!

## Once a Member, Always a Member

When life brings you the challenge of relocating, there's one thing you won't have to worry about ... finding a new credit union. No matter where you go, you can stay with United 1st. Online banking access makes it even easier to stay on top of your account status. You can enroll for e-statements and have instant access to your United 1st statement 24/7. Use your United 1st Debit Card at any ATM with the CU24 network symbol. We have an ATM locator under the Member Benefits section on our website at [www.United1stFCU.org](http://www.United1stFCU.org).

Mobile Money, our free mobile banking service, allows you to transfer funds and check your account history easily and securely from your mobile phone from wherever you are.

### 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

Jonathan Burgos,  
Chief Financial Officer

