



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.”

Lots Happening at United 1st Federal Credit Union:

This has been an exciting conclusion to an eventful year for United 1st Federal Credit Union. We started 2013 off sort of slow, but it picked up in the middle and ended in a real, live rush. We had the Annual Meeting in March and it went real well, then we attended the Georgia Credit Union Affiliates Annual Meeting in Savannah where we received the awards for CUPAC (political support), Edward DesJardins (financial literacy), and Dora Maxwell (social responsibility). Then we had the St Marys Fourth of July Parade where we won 1st place in the float division. WE WERE ON A ROLL!!!!!!

In September, we decided to move our Folkston Member Service Center across the street to occupy a building that had housed a bank. We bought the building for the right price. In October, we embarked on our biggest venture in a long time. We decided to open a Member Service Center in the largest city in the largest county in the largest state east of the Mississippi River, Waycross, GA. Residents of Ware County have been able to join United 1st for years and they wanted a closer Member Service Center than Folkston or Blackshear. We also decided to start embracing newer technology in Kingsland by installing Personal Assistant Tellers (PATs) to provide more efficient service to our members who come in to the Service Centers.

We are putting in the PATs in Folkston and Waycross. My guess is that we will eventually get to all the Resource Advisors because these things are so great. They are much more secure for our tellers and they enable us to provide a level of member service most financial institutions can't fathom. We have one or two Resource Advisors whose sole job is to meet the member at the front door and help that person do whatever needs to be done. That may be helping with the opening of an account for a new member or assisting with new technology. Whatever it is, those Member Service Representatives will be there to help.

In Folkston, we have taken a building that was in need of some TLC and the Stan Howe construction company is giving it a facelift

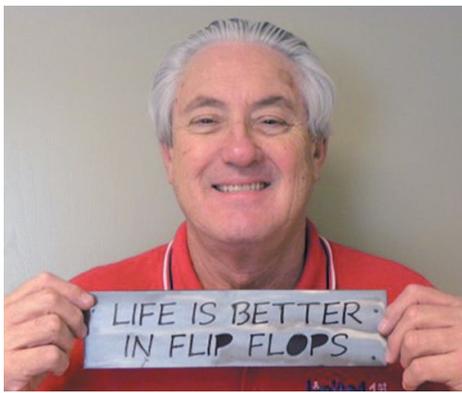
on the inside. My goodness!!! It is going to be just beautiful. It ranks right up there with our other buildings. The only thing better than our buildings is what is inside – our great employees. Our folks in Folkston participated in the Okefenokee Festival before Howe started. They are very community oriented and the people of Folkston recognize that. They were asked by many festival attendees when they were moving “across the street”. They had to reply with, “I don't know.” We had already fixed the outside and that improved the looks from the road. The inside is taking more time. We don't know how long it will take for sure. Once Howe got started, it is going quickly. The same is true with the Kingsland office which actually was started before the Folkston office. We remodeled the Kingsland office the first part of December and the Folkston office will be open early in 2014.

Then the Waycross project. We are opening a Member Service Center in the ERC complex at 1912 Memorial Drive. That complex has an Apple Care Center and a Bone and Joint office in addition to ERC and Rancho's. It is right on the main thoroughfare. We will be between ERC and Apple Care Center. There will be an ATM and drive thru kiosk in the parking lot. There will be a walk up ATM in the front of the building. Inside are four PATs as well as some folks to open accounts and make loans. The building has been designed for US. Stan Howe Construction is doing a remarkable job. We are very pleased with what they are doing in Folkston and Kingsland. Stan and his company were also the ones who renovated the Eastman and Blackshear offices.

We started talking up our Waycross arrival at the Exchange Fair in early November. The holidays set in and we kept talking and Howe kept working. They should finish with everything sometime in February/March and we are going to open for business shortly after that. Tommy Cannon will hold dual duty as the Manager for Waycross and Blackshear.

See Ya':

My name is Ed Walker and I have written many articles in the newsletters. I guess you could say I was the editor. This is my last newsletter. I will be gainfully



unemployed by the time you read this. While I have enjoyed my time at United 1st, it is beginning to interfere with other things I want to do with my life – travel, walk on the beach, things like that. I will miss my friends, members and fellow employees, at United 1st.

Credit unions are different than other financial institutions. It is called the “credit union difference” and it is very evident at United 1st. United 1st cares about the members. The staff of United 1st knows their stuff and helps members with financial matters and personal matters. They have had bake sales and yard sales with all proceeds going to help members through some financial hardship. United 1st has supported Relay for Life, Day of Caring, Habitat for Humanity, the American Heart Association, and a host of other causes. This caring attitude is in the credit union “DNA”.

The caring attitude is what makes a credit union a great place to work. Credit union folks care about the members and their co-workers. It seems like we were always doing something to celebrate some event in the life of one of our co-workers. It might be a wedding or a birthday or whatever but it was celebrated. Thanks for all the good times. I will miss my friends at United 1st.

General Notice to Membership:

A verification of members’ accounts is being performed as of December 31, 2013. All members should receive a statement. If you do not receive your statement, please contact:

Credit Union Resources, Inc.
Financial and Technology Resources
P.O. Box 655147
Dallas, TX 75265-5147

CEO’s Corner | Got High Tech and High Touch?

In the last newsletter I ended by stating that we will strive to provide you with customized financial solutions. Well, remote teller technology has been around for more than a decade, but the role it plays for credit unions and their members is continually evolving. From safety, to convenience, to improved efficiency, this HIGH TECH service will bring a variety of HIGH TOUCH benefits to credit unions and their members. This is right in line with our services standards.



United 1st FCU will utilize customized remote teller systems to be known as Personal Assistant Tellers (PATs), at three of our six Georgia locations – Kingsland, Folkston, and our newest location (opening in 2014) in Waycross. In these service centers, member service representatives are stationed at the front desk while tellers in an unseen secure room interact with members via video screens positioned in teller units or PATs. Additionally, United 1st will have Resource Advisors greet members in the lobby to assist with the Personal Assistant Tellers, and any other member

needs. The teller system uses pneumatic tubes, so aside from large coin withdrawals or deposits that must be transferred in person; the teller stations offer members all the convenience of our modern video drive-up tellers with additional personal service via the Resource Advisors.

It is just the way you view the tellers that is different. The bullet resistant glass is not exactly personal, so we decided to go for something that’s inherently safer, private, and increases convenience for the member.

Aside from safety, this remote teller technology also increases efficiency and member privacy. The Personal Assistant Tellers are more private for the member as the member does not have to speak loudly to be heard as with the glass; members occasionally had difficulty hearing the tellers as well. The fundamental transactions themselves will remain unchanged. You are still dealing with the same great smiling people you know, not a machine.

United 1st members will continue to receive the positive personal experience they rely on from our staff. We strive to provide customized personal solutions for members that exceed their expectations.

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Kirby wishes you a Happy New Year!

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