



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  
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**

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.”*

**Welcome to Waycross!**



United 1st Federal Credit Union opened its sixth Georgia location in

Waycross in May. We hosted a grand opening celebration on Friday, May 30th to welcome the community to our new branch location in Waycross at 1912 Memorial Drive Suite F. The grand opening included a ribbon-cutting, food, beverages, prize drawings, a tour of the branch and free gifts for attendees. WKUB -The KUB - 105.1 FM hosted a live radio remote during the celebration.

Jack Yarbrough is the branch manager of the Waycross location. Jack and his staff are looking forward to serving everyone in the Waycross community and Ware County area. The new location features a walk-up and a drive-up ATM, a drive-through lane, and a full-service lobby able to accommodate new account openings, check cashing, automobile, mortgage and signature loans, as well as deposits. The lobby is open Monday, Tuesday, Thursday from 9:00 a.m. to 5:00 p.m., Wednesday from 9:00 a.m. to 1:00 p.m. and Friday from 9:00 a.m. to 6:00 p.m. The drive-through opens at 8:00 a.m.



“United 1st Federal Credit Union is very excited to be in the Waycross community. We welcome everyone to come by and meet our friendly staff,” says Pat Conn, CEO. “We are excited to serve our existing members and we look forward to welcoming many new members into the credit union family. We invite everyone to take advantage of experiencing the difference that belonging to United 1st Federal Credit Union can make.”



**Grand Opening of Folkston**

Marian Sikes, United 1st Folkston Branch Manager, declared the grand opening



of the new Member Service Center in Folkston at 3773 Second St. S. a “great success.” Marian said, “We had a great turnout for the grand opening and we enjoyed seeing current and future members. Howe Construction provided great food and refreshments, attendees received free gifts and a tour of the new facilities, and our ribbon cutting ceremony was enjoyed by all who attended. The new location has improved parking capabilities and added to the exceptional service we provide our members, especially with the addition of a second drive-through lane and drive-up ATM. We want to be a place our members will be comfortable and will want to visit.”

United 1st opened the first Folkston Member Service Center back in 2001. We grew and moved into a larger space that was leased until the 2013 purchase of the new location right across the street. After extensive remodeling of the facilities, the United 1st staff moved into their beautiful new home the first week of June.

United 1st staff and board members are proud of the service our members receive. Every member of our staff is committed to providing quality service to every member of our credit union. At United 1st we strive to

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exceed our members' expectations, we help people afford life, and we will be a positive impact in the communities we serve.

## Online Banking Makes Money Management Simple and Safe

Making sure your money is where it's supposed to be, when it's supposed to be there, is getting simpler all the time with online banking. Online banking services allow you to safely monitor your money, move your money, all on your schedule. Along with being super convenient, online banking is a free service all United 1st members can enjoy.

### ADDED CONVENIENCE

Many United 1st members utilize online banking, also called CU Online, by monitoring account balances and tracking transactions. If you forget to record the amount of a debit card purchase at a gas station, CU Online allows you to access your account to view a list of current activity. Members can also sign up to receive account notifications called e-Alerts. These short e-mail messages provide notices regarding your account information. You can set up account alerts online to remind you of loan payments or account balances. Our e-Alerts will also help safeguard your account because of the instant change notifications, say when your balance falls below a certain amount. Access the e-Alerts

options from your account in CU Online.

Another convenient feature is Mobile Banking and using our United 1st app for smartphones and handheld devices. The United 1st app is available from the Play Store for Android devices and the AppStore for Apple devices. For more information on Mobile Banking, look for the Mobile Banking tab the next time you access your CU Online account.

We are currently reviewing a new service for members: Remote Deposit Capture. Stay tuned for future updates regarding this convenient service.

### SAVE TIME

Paying bills online is one of the biggest time-savers created by online banking. With CU Bill Pay – our free online bill pay service for United 1st members - you enter bill information when you initially use the service, then when you return to the site to pay a bill you can do so with a few clicks of the mouse. You also have the option of setting up automatic payments to handle recurring bills, such as insurance premiums or utility bills. CU Bill Pay cuts costs by allowing you to purchase fewer paper checks, as well as eliminating the need for stamps and envelopes. An additional benefit of CU Bill Pay is being able to pay bills when away from home.

### SAFEGUARD ACCOUNTS

United 1st does everything possible to provide a safe and secure environment for our members online. It is also important that

members create a safe and secure way to bank at your convenience wherever you are. Here are a few ways to add to your security: To prevent others from gaining access to accounts online, change online banking passwords frequently. Never create passwords based on common information such as birthdays, addresses, or your mother's maiden name. Never respond to an e-mail purporting to be from the credit union that requests account or password information. Never share personal account information in e-mails. As always, the staff at United 1st stands available to you if there is ever a question regarding your account.

### EXPLORE YOUR OPTIONS

The staff of United 1st strive to provide solutions for members that exceed their expectations. Take time to explore United 1st Federal Credit Union's website. Online loan applications save you time and work around your schedule. You can check rates, read our current news to keep you updated on what we are doing at your credit union, and much more. Visit [www.United1stfcu.org](http://www.United1stfcu.org) to find out more about our online convenience services such as CU Online, CU Bill Pay, and e-Statements.

## Dear Valued Members,

The early part of this year has been a busy and eventful one for United 1st. The Board of Directors and I work on your behalf and represent you in the decisions made about United 1st's direction. Our personal involvement in United 1st and our commitment to the credit union movement ensures that your interests and concerns are top of mind during the decision making process for products and services.

Two of the most rewarding accomplishments of the first half of 2014 were the opening of United 1st's sixth Member Service Center in Waycross, Georgia, and the relocation of our Folkston Member Service Center. Many members will save time and fuel with the new Waycross office that is convenient and centrally located. Our Waycross office opened for business at the beginning of May, while our Folkston office moved into its new location in June. Our vision statement indicates that we will make this type of an investment in our communities. Our service standards provide that we will strive to be a positive impact in the communities we serve.

We invite you to welcome Jack Yarbrough, who is leading a current staff of five, in our Waycross location. Jack comes to us with a 'People Helping People' philosophy. Jack and his assistant manager Cindy Hickox, and Member Service Representatives Kacie, Jenny, and Megan are committed to

providing quality service to our membership and the Waycross community.

Marian Sikes and her staff are excited about the additional room inside and outside of the new Folkston location. This will provide more space for members to conduct business in a private and secure setting. Members will enjoy more convenient & efficient services through additional parking, a second drive through lane and a drive-up ATM.

The economic instability of the past several years has improved, but many people and many of our members are finding the recovery slow and tedious. Our members rely on the credit union to meet their financial needs. Because of our commitment to our members, United 1st continues to be able to give back to our community and Help People Afford Life. Very few financial institutions have a comparable track record of giving back to its members. Our staff is constantly looking for ways to offer you – our members – high quality services and financial options so you have the best tools to manage your life.

On behalf of the Board of Directors, the credit union's management team, staff and volunteers, it is our privilege to share with you our vision and progress. United 1st will provide positive, creative, and appropriate problem solutions. Thank you for your support and we look forward to serving you in the years to come.

CEO's Corner

### Board of Directors

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Charlotte Poston,

Senior Operations Manager

F. Chris Voss, Senior Loan Manager

Butch Ford, Information Systems & Technology Manager

Kim Walton, Executive Director of Human Resources

