

October 2009

# FIRST EDITION



**FIRST SOUTH**  
CREDIT UNION  
*Banking With Friends Since 1957*

## First South now open in Atoka/Munford!

**H**ere at First South, member convenience is one of our top priorities. So we are very pleased to announce that we have opened our 14<sup>th</sup> location in the Atoka/Munford area.

The branch opened on Monday, August 31, 2009 and is located between Highway 51 North and Highway 51 South, near Kroger and Walgreens.



*The staff of our Atoka banking center from left to right: Rhonda Wilson, Summers Townsend and Julie Trundle.*



The banking center's lobby is open Monday through Friday from 9 a.m. to 6 p.m. and Saturday from 9 a.m. to 3 p.m. The drive-thru hours are 8 a.m. to 6 p.m. Monday through Friday and 9 a.m. to 3 p.m. on Saturday. The hours were designed with commuters in mind, giving them a chance to do their banking either before or after work. Plus, there is a drive up ATM available 24/7/365 for even more convenience.

"Both members and non-members couldn't wait for us to open" says Summers Townsend, Vice President of the Atoka banking center. "We had folks stopping by every day wanting to do business with us. I'm really glad that we are able to fill the need for a credit union in this area and we look forward to working with the Munford and Atoka residents."

"First South's strong financial position due to our adherence to conservative lending and

investment policies has made this new branch possible. We are literally building on our financial strength and stability" says Dr. Craig Esrael, President and CEO of First South. "We owe our success to our members and we are pleased to provide them with another location to better serve their needs."

We invite you to check out our newest location! And to find out about our current specials, give us a call at 901.380.7400 or stop by any one of our 14 banking centers.




Dr. Craig Israel  
President and Chief  
Executive Officer  
First South Credit Union


## Protect yourself from identity theft during the holidays

Identity theft and account takeover tend to rise around the holidays. Follow these simple steps to help keep your holidays happy and hassle-free!

**If you have any questions  
or concerns about identity  
theft or account takeover,  
please contact us at  
901.380.7400**

- 1. Never give your account numbers or social security number (SSN) to anyone unless you are 100% sure of their identity.** Any financial institution with which you do business will have your personal information on file and will not ask you for it should they call you. If you are unsure if the call is legitimate or not, hang up and call the company back.
- 2. Do not send your account numbers, social security number or other sensitive information via unsecured e-mail or other means of electronic communication.** Most companies offer you a way to communicate with them in a secure electronic manner should you have questions or concerns about your account. Here at First South, we offer secure Live Chat on every page of our web site.
- 3. If at all possible, avoid having your social security number printed on any pieces of identification, such as your driver's license.** The state of Tennessee, along with many other states, does offer you the option to not have your SSN on your license.
- 4. If you are travelling, especially overseas, make copies of your driver's license, passport and other crucial documents and keep them in a secure place, such as a hotel safe.** Should anything happen to your original documents, you'll have copies that you can use to help you obtain replacements.
- 5. Never write your Personal Identification Number (PIN) on your ATM or debit card or keep it in your wallet or purse.** If your purse or wallet is stolen, thieves will have immediate access to your accounts. Should you forget your PIN for your First South Visa debit card, you can use our PIN NOW feature to change it. You can only use it if you are calling from a phone number we have in our system, such as a work or home number.
- 6. Try not to use the last four digits of your SSN, your phone number or your street address for your PIN.** While these may be easy to remember, they are also the first sets of numbers fraudsters will try to use should they steal your ATM or debit card.
- 7. When shopping online, check to make sure the site offers secure check out.** You can tell that the site is secure if the first part of the site address changes from *http://* to *https://* or a padlock symbol like this one  appears. If you don't think the site is secure, then place the order by phone or mail.
- 8. Send a Visa gift card to a friend or loved one via mail versus a personal check or cash.** Visa gift cards can be used anywhere Visa is accepted and offer greater security for you and the recipient.

If you have any questions or concerns about identity theft or account takeover, please contact us at **901.380.7400**, chat with us at **firstsouth.com** or stop by any one of our 14 locations. We'll be happy to assist you.



Miss out  
on the  
"cash for  
clunkers"?  
We can  
help!

The government's CARS (aka, Cash for Clunkers) program offered many consumers a chance to trade in their used vehicle for a newer, more fuel efficient model. The popularity of the cash incentives caused the program to end before many potential buyers could take advantage of it.

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**Here at First South, we have two  
great ways to help you save  
money on your vehicle loan!**

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**OFFER 1**

**Finance your NEW VEHICLE with us and we'll take ½% off the rate for which you qualify!**

*\* This is NOT an introductory rate offer! It is available for the entire life of the loan!*

Did you already make that new vehicle purchase and finance with another lender? No problem! We can still help!

**OFFER 2**

**Refinance your current vehicle loan from another lender to First South and we'll give you a ½% cash rebate!**

*\* Get a lower interest rate and cash too!*

First South's auto loans can offer you:

- \$ Great low rates
- \$ Up to 100% financing
- \$ Terms as long as 84 months
- \$ Fast and professional service
- \$ Auto-pay option – no need to write a check each month!

**But don't wait around! These offers expire soon! Let us help you start saving money today!**

To apply for your First South loan today, go online to [firstsouth.com](http://firstsouth.com), stop by any one of our 14 banking centers or call **901.380.7401**.

*\* Both offers expire 10/31/2009 and are not valid for existing First South loans. Offers cannot be combined. All loans are subject to approval criteria and not all applicants will qualify. ½% rate discount applies to loans for new vehicles only and will be applied to the rate for which you qualify. ½% cash rebate applies to vehicle loans currently financed with another lender that are refinanced with First South. The rebate will be ½% of the amount financed and will be deposited into your First South account 1 to 2 business days after the loan closes. Offers are subject to change or withdrawal without notice, so please see First South for complete details. First South is an equal opportunity lender.*



A Package  
of  
Protection  
for Your  
Auto and  
Home



Why juggle policies and payments to one company for your home insurance, one for your car, and another for your motorcycle or RV?

The MEMBERS® Auto and Homeowners Insurance Program can help wrap up your insurance needs in a single, convenient package—endorsed by your trusted credit union!

You and your family could be protected with:

- ▶ Toll-free phone or online claims service
- ▶ 24-hour emergency roadside service nationwide
- ▶ Guaranteed home and auto repairs with trusted providers

Some benefits are automatic, while others require individuals to qualify or purchase the coverage, such as the New Car Replacement benefit.\*

Average credit union member savings is \$341.28.\* Combine auto and home coverage and you could save even more.

Now, that's a package worth opening! Call toll-free 1-888-380-9287 today.

\*These descriptions are necessarily brief and subject to the terms stated in the policy and related endorsements; available where state laws and regulations allow; may vary by state. Figure based on a February 2008 sample of auto policyholder savings when comparing their former premium with those of Liberty Mutual's group auto and home program. Individual premiums and savings will vary. Discounts are not available in all states and discounts vary by state.

Coverage provided and underwritten by leading insurance companies, including Liberty Mutual Insurance Company and affiliates, 175 Berkeley Street, Boston, MA. To the extent permitted by law, applicants are individually underwritten; not all applicants qualify. A consumer report from a consumer reporting agency and/or motor vehicle report will be obtained on all drivers listed on your policy where state laws and regulations allow. Consult your policy for specific coverages and limitations. Roadside Assistance applies to auto policyholders and is provided by Cross Country Motor Club, Inc., Boston, MA or through Cross Country Motor Club of California Inc., Boston, MA. Emergency Roadside Assistance is available anywhere in the U.S. and Canada. With the purchase of our optional Towing and Labor coverage, the cost of towing is covered, subject to policy limits. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union. This material is used in conjunction with information provided to CUNA Mutual Insurance Agency, Inc. by your credit union.

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## New feature for First South Visa Debit card users

Forgot your Personal Identification Number (PIN) for your debit card? Want to change your PIN for your debit card? With our new service, PIN NOW, you can reset or change your PIN for your First South Visa Debit Card with one phone call!

Here's how it works:

- Call 866.985.2273 from your home or work phone
  - **If your work or home phone numbers do not match what we have in our system, please call us at 901.380.7400 or 800.872.3728** so that we can update your contact numbers
  - **You will not be able to use PIN NOW if the phone numbers you enter do not match what we have on file for you**
- Follow the prompts and enter the card number and other identifying information
- You may change your PIN once every day

**If you are receiving a new First South Visa Debit card** (either for the first time or as a replacement for your current card) **you will have the option to select or change your PIN when you call to activate the new card. You will be prompted to do so after you have completed the activation process.**

If you have any questions about your First South Visa Debit Card, please give us a call at 901.380.7400, go online to [firstsouth.com](http://firstsouth.com) or come by any one of our 14 banking centers.

### Banking Centers

#### Atoka/Munford

11624 Highway 51 S.  
Atoka, TN 38004

#### Bartlett

6471 Stage Rd.  
Bartlett, TN 38134

#### Cordova

1575 N. Germantown Pkwy.  
Cordova, TN 38018

#### Highland

633 S. Highland  
Memphis, TN 38111

#### Midtown

1940 Madison Ave.  
Memphis, TN 38104

#### Millington

FSIS location  
7792 Church St.  
Millington, TN 38053

#### Naval Support Activity

7645 Tarawa  
Millington, TN 38054

#### Raleigh

3731 Austin Peay Hwy.  
Memphis, TN 38128

#### Sales and Service Center

6445 Stage Rd.  
Bartlett TN 38134

#### Southaven

185 Goodman Rd. W.  
Southaven, MS 38671

#### St. Jude Hospital

262 Danny Thomas Place  
Memphis, TN 38105

#### Tiger Banking Center

209 Rawlins Service Ct.  
(above the bookstore)  
Memphis, TN 38152

#### Whitehaven

(Drive-thru only)  
1250 Shelby Dr. E.  
Memphis, TN 38116

#### Winchester

7166 Winchester Rd.  
Memphis, TN 38125

### Board of Directors

Gaylon Hall – Chairman

Herb Stacy – Vice-Chairman

Robert Kennedy – Secretary

Gary Rick – Treasurer

Ed Dean – Director

Lita Hilton – Director

Tom Dean Jr – Director

Rob Kamery – Associate Director

Gene Douglass – Associate Director

Deb Ross – Associate Director

### President and CEO

Dr. W. Craig Esrael

### Mailing Address

6445 Stage Road  
Bartlett, TN 38134

### E-Mail Address

[mail@firstsouth.com](mailto:mail@firstsouth.com)

### Web Site Address

[www.firstsouth.com](http://www.firstsouth.com)

### Phone Numbers

901.380.7400  
FAX 901.380.7305

### Statistics

As of August 31, 2009

Assets: \$344,520,560

Loans: \$171,819,144

Shares: \$252,675,682

Capital: \$91,708,244