

# News FIRST

*a quarterly publication  
from your credit union*

**SPRING 2020**

Contact us  
800.860.3832 • 603.622.8781

Bank online  
[membersfirstnh.org](http://membersfirstnh.org)

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*Small enough to make a  
big difference.™*



**EMPOWERING HOME BUYERS**  
with a  
**NO DOWN PAYMENT MORTGAGE\***

- No money down
- Fixed rate financing
- Great for first time home buyers

**Apply online or speak with us today!**

[MembersFirstNH.org](http://MembersFirstNH.org)  
(603) 622-8781

The advertisement features a woman in a green top and black blazer standing in front of a large blue cushion that has the text 'EMPOWERING HOME BUYERS with a NO DOWN PAYMENT MORTGAGE\*'. To the right, there is a list of benefits and contact information.

\*The No Down Payment Mortgage is made up of a first mortgage equal to 80% of the purchase price and a second mortgage equal to 20% of the purchase price. In no event shall the total of the two loans exceed the purchase price or appraised value, whichever is less. An escrow account for property taxes, homeowners insurance and flood insurance (if required) will be established at closing. Homeowners insurance is required. All borrowers on the loan must be owners of the property. Only 1-2 unit primary residences are permitted. Rates and terms vary and are based on credit history. Applicants must meet all program criteria including, but not limited to income, monthly debts, credit history and assets to be eligible. Minimum credit score of 660 for all borrowers is required. Programs, rates, terms and conditions are subject to change without notice. Other restrictions may apply.

## WHAT'S NEW

### Full service ATM at our Union Street branch.

With renovations wrapping up at our 200 Union Street branch in Manchester, you now have a full-service ATM at your disposal.

In addition to handling all your typical drive-up transactions, with the new ATM, you can now make:

- Check deposits
- Cash deposits
- Cash withdrawals
- Transfers

The ATM is now located in the first drive-up lane along the building.

We hope you enjoy these new features!

## YOUR EQUITY. YOUR CHOICE.

Do the sights and sounds of spring have you longing for the great outdoors?

Whether glimpses of warmer weather have you dreaming of a getaway or a backyard oasis, we can help you get there. We'll even give you options.

### Home Equity Loan

Our home equity loan was designed for the homeowner who prefers to finance everything upfront and make fixed monthly payments.

### Home Equity Line of Credit

With our home equity line of credit, you have the assurance of knowing the funds are available and the flexibility of using those funds as needed.

So, whether it's time to make your backyard your sanctuary or travel to your favorite destination, you'll have one more decision to make. And while you're contemplating, remember that your credit union is here to help.

One of our friendly mortgage representatives will be happy to speak with you to discuss your home equity options in more detail.

You will also find more information on our website and, when you're ready, you can even apply online at [MembersFirstNH.org](http://MembersFirstNH.org).

## OUTDOOR FUN

Spring has sprung and we're here to help with your idea of outdoor fun!

### Boat Loans

Being out on the water can bring hours of enjoyment, whether days of peacefully trolling with fishing rod in hand or speeding off on water skis are on your wish list this year.

### RV Loans

Few activities bring families closer than camping, whether you circle around the fire making s'mores and catching up, or just need a reason to unplug with the kids.

With our competitive rates and budget friendly payment plans, you can be well on your way to enjoying the great outdoors however you choose. Call, click or visit to apply today.

## NEW HEADQUARTERS



### We're excited to announce the construction of a new headquarters at the corner of Elm and Salmon Streets in Manchester!

The three-story building will offer full-service banking with a two-lane drive-up, plenty of onsite parking, and convenient access from the Amoskeag Bridge. In addition to a full-service branch, the new facility will house the credit union's management and back-office support teams. All personnel will be relocating from the current headquarters on 44 Bridge Street in Manchester once construction is complete.

Similar to our Bedford and Union Street offices, the branch will feature a welcoming, efficient design, and be outfitted with state-of-the-art equipment.

Construction is expected to begin this spring with an anticipated opening next year.

## COMMUNITY CORNER

### The Giving Continues

Recognizing the issues that confront our community, your credit union has been committed to supporting critical, often life-saving, programs.

Last year, Members First pledged to give 20% of our 2018 net income to help those in need.

Using those funds specifically earmarked for charitable giving, we're proud to have donated \$19,490 to each of the following organizations:

#### Waypoint

Empowering people of all ages through human services and advocacy.

#### New Life Home

Where women and their children's broken lives are restored.

#### Manchester Police Athletic League

Connecting cops and kids through free athletic, educational, and enrichment instruction.

We truly appreciate everything these organizations do for our community!

## A MESSAGE FROM THE PRESIDENT

Our commitment to you is steadfast. As an **essential business**, Members First will continue to offer financial services during the COVID-19 pandemic. Our call center is open during regular business hours and, while our branch lobbies are currently closed to walk-in traffic, our drive-up lanes remain open at 200 Union Street in Manchester and 136 Bedford Center Road in Bedford. Skip the lines by visiting our drive-up ATMs any time to make deposits and withdrawals, balance inquiries and transfers.

Rest assured, your funds are safe with us and will remain **insured**. For your safety, we urge you not to carry large sums of cash. In addition to the many ways to access your funds, you can always write a check or use your debit card to transact on your checking account. And for **contactless payments**, there's no need to handle your debit card or touch PIN pads at payment terminals when you use Google Pay or Apple Pay. Find the app on our website and download it on your Android or iPhone today.

There are many ways you can access your accounts without stepping into a branch. With **online and mobile banking**, you can deposit checks, transfer funds, check balances, make loan payments, see if a check has cleared, and more. If you prefer using your phone to transact on your account, call our 24-hour **telephone banking** service. And don't forget the extensive **surcharge-free ATM network** available to you. Download the CO-OP ATM app on our website to find the one nearest you.

We realize the burden this pandemic may be having on your financial well-being and have **programs in place** to assist with your consumer loan, mortgage and student loan payments. We encourage you to reach out to discuss how we may be of assistance. Please visit our website or ask us for details on how we can help.

We're closely following developments and recommendations from the Centers for Disease Control and Prevention (CDC) and World Health Organization (WHO) and will respond swiftly as circumstances change. To stay informed, please find us on **Facebook** and visit **MembersFirstNH.org** regularly.

We're confident, as a team and a community, we will pull through this challenging time together.

Sincerely,

**Bruce B. Leighton**  
President/CEO