

News FIRST

a quarterly publication
from your credit union

WINTER 2020

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In this issue...

- *defending your wallet*
- *what's new*
- *your home can do more*
- *2020 annual meeting*
- *rescuing your auto loan*
- *community corner*
- *a message from the president*



*Small enough to make a
big difference.™*



DEFENDING YOUR WALLET

with FREE
KASASA
CASH CHECKING

2.25%* APY

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member service
representative:

Visit our
website:

(603) 622-8781 MembersFirstNH.org

Annual Percentage Yield (APY) accurate as of 1/1/2020. Rates and rewards are variable and may change without notice. Fees may reduce earnings. Minimum \$25 deposit required to open the account. No minimum balance required to earn or receive rewards. Limit 1 Kasasa share draft account per primary member. To earn rewards, the following requirements must be met each Monthly Qualification Cycle: 1) Have at least 1 direct deposit/ACH credit transaction post and settle; 2) Have at least 12 debit card purchases post and settle (ATM transactions do not qualify); 3) Be enrolled in and agree to receive eStatements. "Monthly Qualification Cycle" means a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle: 1) Balances up to \$25,000 earn 2.25% APY and balances over \$25,000 earn 0.10% dividend rate on the portion of balance over \$25,000, resulting in a range from 2.25% to 0.53% APY depending on the account's balance; and, 2) You will receive reimbursements up to \$25.00 for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. When Kasasa Cash qualifications are not met, the account will still function as a free account with no monthly fee; however, all balances in the account earn 0.05% APY and ATM fees are not refunded. Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.

WHAT'S NEW

Renovations are underway at our Union Street branch!

Disruptions will be kept to a minimum as much as possible and we anticipate completing construction by spring.

The newly renovated branch will feature a welcoming, efficient design that will make the most of our busiest location.

The branch will be outfitted with state-of-the-art equipment like automated cash handlers.

Open-concept workstations in lieu of the current teller line configuration will allow us to work more closely with you and move easily between your routine transactions and private consultations.

Be sure to watch the transformation unfold on Facebook.

YOUR HOME CAN DO MORE

Use it to consolidate high interest debt.

Sure, your home's equity is an excellent source for financing home improvements, but did you know you can finance just about anything... and even consolidate debt?

If your credit card bills have mounted since the holidays, consider consolidating those bills and paying them off with a home equity loan or line of credit. Not only will combining several bills into one mean making less payments, but our low home equity rates may help lower your payments. Since credit card debt is not secured with collateral, credit card rates are often substantially higher.

Call (603) 622-8781 to discuss your options. Our friendly mortgage representatives would be happy to help you determine the program that's best for your needs.

Speak with a
mortgage
representative

2020 ANNUAL MEETING

As a member/owner of the credit union, you have a unique opportunity to place your vote in the election of the Members First volunteer board of directors. Each year, the credit union holds a special meeting that is open to the membership for this purpose.

This year's annual meeting of the membership will be held Wednesday, March 18th at 5:30pm at our 44 Bridge Street, Manchester branch. You are welcome to join and exercise your right to vote as a member/owner.

Members wishing to serve on the board of directors or supervisory committee of Members First Credit Union may obtain an application at any of the credit union's offices beginning January 2, 2020.



*Auto loans refinanced with Members First Credit Union from another financial institution only. Interest rebate equals 15% of the total interest paid by the member each calendar year. Interest rebate paid in January of each year for the previous calendar year over the life of the loan as a deposit to the member's savings account. Loans paid off prior to December of the calendar year will receive rebate in January of following year. Savings account must be open and in good standing to receive rebate. Member must not be more than 60 days delinquent at any time during the life of the loan. Loans subject to credit approval and credit history. Excludes commercial vehicles. Offer not valid on existing MFCU auto loans. Subject to change at any time without notice.

COMMUNITY CORNER

Giving Tuesday Charity Challenge

In honor of the credit union's 70th Anniversary, we reached out to members and the community for help with distributing \$19,490 in donations among three nonprofit organizations: Big Brothers Big Sisters of NH, Honor Flight New England, and Granite State Independent Living. The results were astonishing.

The three organizations combined garnered over 12,000 votes in just 11 days. It was truly humbling to see the support each of these nonprofits has from its constituents—a true testament to the importance of the services they provide.

On Giving Tuesday, December 3, 2019 each charity was granted a portion of the \$19,490 donation based on the number of votes tallied. (Photo below).

Big Brothers Big Sisters of NH received \$10,000, Honor Flight New England received \$6,000, and Granite State Independent Living received \$3,490.

Thanks for all you do for our community!

A MESSAGE FROM THE PRESIDENT

At Members First, we're small enough to make a big difference which means we're always looking for ways to help you get the most from your membership. Last year, we paid members \$20,810 through our Refi-Rewards auto refinancing program. Simply by refinancing your auto loan from another financial institution, you could also be rewarded with a 15% rebate on the interest you pay. Don't miss out—get cash back on your auto loan each year. Ask us about Refi-Rewards or apply online.

Last fall, we introduced SuperFlex Mortgage refinancing—another unique program designed to help you save. If you've been financing your mortgage at another financial institution and want to reduce the term along with your monthly payment, consider the SuperFlex Mortgage. With our flexible terms, you decide when to pay your mortgage off in monthly increments from 5 to 14 years. Be sure to take advantage of cost-savings programs like Refi-Rewards and SuperFlex Mortgage and lower your expenses this year.

Remember, now that we've expanded our field of membership, all of New Hampshire can experience the Members First difference. Now anyone who lives, works or attends school in New Hampshire is eligible to join. We love getting your referrals and hope you're as eager to share the news as we are.

As you embark on a new year and boldly embrace all of life's opportunities and challenges, remember we're here to help every step of the way. So, share your goals with a member of our staff and we'll do everything we can to ensure we've made a difference for you.

Sincerely,

Bruce B. Leighton
President/CEO

Giving Tuesday Charity Challenge



Members First donated \$19,490 to three nonprofit organizations on Giving Tuesday, December 3, 2019. (L-R) Deborah Ritcey, president and CEO, Granite State Independent Living; Joseph Byron, founder, Honor Flight New England; Karl Betz, senior vice president and CFO, Members First Credit Union; Hannah Fraitz, special programs coordinator, Big Brothers Big Sisters of NH; Bruce Leighton, president and CEO, Members First Credit Union; Colleen Murray, Members First board of directors; Terry Wiegelman, vice president of marketing, Members First Credit Union.