

News FIRST

a quarterly publication
from your credit union

WINTER 2018

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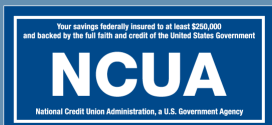


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Small enough to make
a big difference.™



Compare and Save

You trust us to make products and services available to help you do more with what you have. That's why we've joined a dedicated team of insurance professionals to bring you the **TruStage® Auto & Home Insurance Program**.

- Choose from a full range of property and casualty coverage underwritten by leading insurance companies, including Liberty Mutual and Esurance
- Products include automobile, homeowners, tenants, condo and seasonal dwellings, ancillary products (recreational vehicles, motor homes, boats, motorcycles and flood) and personal liability coverage
- Competitive rates, including a discount for being a credit union member

Working with carefully selected insurance companies, these programs can provide discounted rates exclusively for credit union members, online services, and 24/7 claims service.

If you haven't compared auto or home insurance rates lately, it's a great time to take a look. Your credit union membership could result in some nice savings.

Get your quote today at **TruStageAutoHome.com** or by calling 1-888-380-9287.

TruStage® Auto and Home Insurance program is offered by TruStage Insurance Agency, LLC and issued by leading insurance companies. Discounts are not available in all states and discounts vary by state. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union.

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What's New

Android Pay

Your MasterCard debit card can now be used with Android Pay, enabling Android users to seamlessly tap and pay with their phones in more than one million U.S. locations.

Look for the app on Android devices, or get it on Google Play.

Coming Soon

Money Management

FinanceWorks is being enhanced with new features allowing you track income vs. spending, set savings goals and more. Later this month, it's name will change to Money Management.

Sign up in Online Banking.

Android Pay is a trademark of Google, Inc.

Maximize Your Refund

Members First has teamed up with **TurboTax**,® the #1 best-selling tax software, to get you your biggest possible refund—guaranteed. Plus, you can save up to \$15 on TurboTax Federal products. With TurboTax Federal Free Edition, you can prepare your federal tax return for free.

To receive your member discount, be sure to follow the link to TurboTax on our website to download the software. Choose to e-file and deposit your refund to your credit union account for quicker access!

Get a head start on filing your taxes. Snap a photo of your W-2 or import it into TurboTax from over one million companies. Either way, you'll save time and get a jump on your taxes.

Get started at **membersfirstnh.org** today!

#1 best-selling tax software based on aggregated sales data for all tax year 2016 TurboTax products.

Visit <https://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information.

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Manage Your Debit Card

It's time to get the mobile app that lets you actively manage your debit card.

Play an active role in your card security by using CardValet, the mobile app that puts you in control. You can set up activity notifications, restrict how and where your card is used, and instantly turn your card off if lost, stolen, or not in use.

Go to our website to download the app, visit the App Store or get it on Google Play today.

CardValet®

App store is a service mark of Apple Inc. Google Play is a trademark of Google Inc. CardValet is a registered trademark of Fiserv, Inc. or its affiliates. Data charges may apply. Check with your mobile phone carrier for details.

The Smart Car Buyer's Tool

Your credit union has the essential tool to help you navigate the auto buying landscape while you're taking advantage of Presidents' Day auto sales.

AutoSMART lets you:

Research and Compare Vehicles

With photo galleries, car specs and pricing information.

View Inventory From Multiple Dealers

So you don't have to hop from one lot to another.

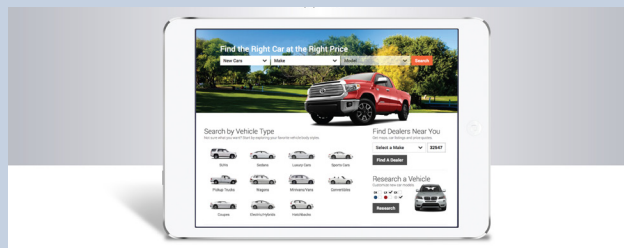
Get the Value of Your Trade

With current retail and trade-in pricing information.

Apply for a Loan

Get pre-approved before going to the dealership.

Visit our website at membersfirstnh.org to access **AutoSMART**, the nation's largest auto research and shopping center for credit union members.



Community Corner

Proud to support our community!

We filled the room at December's holiday auction to benefit Make-A-Wish NH! This annual event is a collaborative endeavor among credit unions across the state with one common goal—help Make-A-Wish continue it's mission to help strengthen and empower children battling life-threatening medical conditions.

We're proud to say that over \$21,000 was raised, making it a record year for this event! We owe it to our generous sponsors, guests, business partners, and volunteers who make it all possible.

Thank you!



A Message From The President

The National Credit Union Administration (NCUA) recently announced anticipated reimbursements totaling \$600-\$800 million to federally-insured credit unions nationwide. Members First Credit Union is pledging to support critical community programs with the funds we receive and is encouraging other credit unions across the nation to do the same.

Receiving this refund is like winning the lottery – we didn't expect it. We feel that the best course of action is to use the funds to deal with issues happening right outside our doors. Members First has pledged to donate 100% of its NCUA refund to charities that are on the front lines helping at-risk youth, people struggling with homelessness and hunger, and organizations working to address the opioid crisis in Greater Manchester. Everyone, including our members, will stand to benefit from this.

Members First embraces the credit union motto, 'People helping people,' and encourages fellow credit unions to join us in committing to donate their refund to charities in their local communities. We don't know how much money to anticipate from the NCUA, but we do know that our contribution – whatever the amount – will have an even greater impact if others join us in this effort.

The refunds are expected to be distributed in late 2018, and the total amount that Members First will receive – and donate – has not yet been determined. We will issue additional announcements when the dividend amount is known, and when recipient non-profit organizations are identified.

We believe this is a great opportunity for credit unions to collectively make a positive impact on charities at the grassroots, community level throughout our country. We are confronted with significant issues that impact our community and our members. Building stronger, healthier communities benefits everyone.

Sincerely,

Bruce B. Leighton
President/CEO