

# News FIRST



SUMMER 2019

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Small enough to make a  
big difference.™



## PREPARING FOR COLLEGE

with **STUDENT CHOICE**

Congratulations to the Class of 2019! Preparing for college is an exciting time, but it can also be stressful as you start to tally the costs. Before you become overwhelmed, take a deep breath and walk through the process one step at a time.

### How much will it cost?

By now you've probably received a financial aid award letter from your college of choice that outlines your Cost of Attendance (COA) and the financial aid you're eligible to receive. Remember, the true cost of attendance may vary based on things such as your housing situation or where you purchase your text books.

### How will I pay for it?

The award letter includes information about any scholarships and grants for which you may be eligible. Start with these options because they typically do not have to be repaid—in other words, free money! Members First Credit Union awards several scholarships each year. Visit our website in January to apply.

The next option for financial aid comes from federal student loans. Federal loans offer many options to help fund your college education. They also offer benefits such as fixed rates, deferment, and income based repayment, to name a few.

If you've exhausted these options and still need help paying for college, Members First can help with our private student loan solution. For more information or to apply for a Student Choice loan, visit [MembersFirstNH.StudentChoice.org](http://MembersFirstNH.StudentChoice.org) or call (855) 895-8712.



## WHAT'S NEW

### Website enhancements are coming!

We're updating our website to bring you a better online experience.

Among the improvements you can expect are more streamlined navigation, a more efficient search tool, and easier access to our online applications, to name a few.

Rest assured, there will be **no changes to your Online Banking experience** and you'll still find the login conveniently located at the top of any page on our site.

We expect to unveil our newly enhanced website this Fall.

Stay posted on our progress at [MembersFirstNH.org](http://MembersFirstNH.org) and be sure we have your email address on file to be the first to get the latest news right in your inbox.

## STRESS-FREE CAR BUYING

### With AutoSmart, the car buying process is right at your fingertips.

Find your preferred dealer or search by make and model, then secure your financing—all from the comfort of home.

### AutoSmart lets you:

- Read DealerRater reviews and ratings from car buyers in your area to choose the right dealership for you
- Lock in your price with a Member Purchase Certificate and be confident you're getting the car and price advertised
- Experience a stress-free car shopping process from pre-approved funding to getting the keys in your hand

You can even calculate the price you can afford based on your ideal monthly payment, rate and trade-in value, and search for cars specifically within your budget. And remember, whether it's brand new or just new to you, auto financing with Members First starts at the same low rate.

Visit [MembersFirstNH.CUDLAutoSmart.com](http://MembersFirstNH.CUDLAutoSmart.com) and take the stress out of buying your next vehicle.



## ACCESS WHILE YOU'RE AWAY

### Are vacation plans taking you across the country?

If you have any banking to do while you're away, chances are there will be a credit union branch or surcharge-free ATM near your destination.

That's because Members First belongs to the **CO-OP Shared Branching Network** giving you access to over 5,000 participating credit unions and 30,000 surcharge-free ATMs country wide.

There's an easy way to find them, too. Just download the Shared Branching app from our website.



## FREE DEBIT CARD PROTECTION

At Members First, safeguarding your identity is a top priority. With vacation season upon us, we want you to be aware of the ways your debit card is already protected, and the free services available to you for enhanced protection.

### Fraud Filters

Your debit card transactions are monitored in real time and subject to specialized fraud filters. If activity on your account is deemed potentially fraudulent, you will automatically receive a notification from MasterCard.

### ID Theft Alerts

For additional fraud protection, we encourage you to sign up for MasterCard's Identity Theft Alerts. This free service monitors websites and data for any confidential cardholder information and alerts you if it detects your personal information is being bought or sold online.

### CardValet

Download the free mobile app that lets you manage your debit card by defining when, where and how your debit card is used. Among the many features available, you can immediately disable a lost or stolen card and receive push notifications any time your card is used.

Learn more about our free fraud protection services on our website and sign up for enhanced services today.

## COMMUNITY CORNER

**We were honored to reimburse teachers \$5,785 during our Helping Teachers Soar Giveaway in May!**

In the spirit of Teacher Appreciation Week and in celebration of the credit union's 70th anniversary, we decided to pay it forward to the teachers in our community, so we created a campaign especially for them.

School budgets generally run short at the end of the school year and teachers often resort to purchasing classroom supplies with money from their own pockets to provide for their students.

To show our gratitude, we developed the Helping Teachers Soar Giveaway and were able to reimburse 62 teachers up to \$100 for classroom supplies they purchased this year.

Teachers make a big difference every day by investing their time and personal resources into their students. Giving back to them was simply our way of saying thanks.

**THANK YOU TEACHERS!**

## A MESSAGE FROM THE PRESIDENT

We've recently expanded our field of membership to include anyone living, working, or attending school in New Hampshire! As you may recall, membership was previously restricted to individuals and businesses located within 25 miles of one of our branches. As we celebrate our 70th anniversary and reflect on where we began in the days of handwritten ledgers compared to the technological advancements of today, expanding our membership field just makes sense.

With technology like mobile banking, remote check deposit, and online applications, you can manage your accounts and apply for a mortgage or auto loan from wherever you are. And, since the credit union belongs to the CO-OP Shared Branching Network, there are branches all across the state accessible to members wishing to conduct in-person transactions.

Today, members who join but don't live or work near one of our branches have access to over 5,000 participating credit unions and 30,000 surcharge-free ATMs country wide. There's even an app for locating them. Be sure to spread the word to your family and friends across the state!

Lastly, I'd like to congratulate the recipients of the Members First Memorial Scholarships. This year, we awarded \$10,000 in scholarships to the following bright and ambitious students: Maya Harvey of Bedford, Katelyn Howe of Hooksett, Katherine Dubois of Manchester, Meghan Otis of Litchfield, Cameron Chouinard of Goffstown, Hali Desmarais of Merrimack, Lauren Goyette of Hooksett, Emmah Nolan of Goffstown, Emma Roberge of Bow, and Emma Sullivan of Manchester. We wish you the best of luck in your future endeavors!

Sincerely,

**Bruce B. Leighton**  
President/CEO

### *Members First Donates Van to Benefit the Granite Pathways Youth Treatment Center*



Governor Chris Sununu poses with representatives from Members First Credit Union and Granite Pathways. (L-R): Monsignor John Quinn, Granite Pathways board of directors; Mark Lore, Granite Pathways board of directors; Ashlee Medina, Members First board of directors; William Rider, Granite Pathways board of directors; Paul Beaudoin, Members First board chair; Governor Chris Sununu; Lorene Zammuto, executive director of Granite Pathways Youth Treatment Center; Bruce Leighton, Members First president and CEO; Richard Plante, Members First board of directors; and David Mara, Members First board of directors.