

News FIRST

a quarterly publication
from your credit union

FALL 2017

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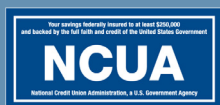


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Small enough to make
a big difference.™



100% Financing = 100% Yours

Coming up with a hefty down payment can be daunting. At Members First, we understand... and we're here to help.

With our **No Down Payment Mortgage**, purchasing a home is a whole lot easier. Whether you put some money down, or no money down, now *you can* buy the home of your dreams!

Speak with a helpful mortgage representative today at (603) 622-8781 ext 780 or visit our website at membersfirstnh.org to learn more. You can even apply online.



**No Down
Payment?**
I'll buy that!

What's New

Same Day ACH Debits

On September 15, 2017 the Federal Reserve began processing same-day ACH (Automated Clearing House) debits from your account. Please see the insert enclosed with your statement for details on how this will impact you.

Coming Soon

Android Pay™

A simple way to pay is coming to your Android device! Whether making purchases in a store or within apps, you'll be able to pay with just a tap. Make sure we have your email address so you're the first to hear when Android Pay is available.

Android is a trademark of Google Inc.

First Time Home Buyer Seminar

*Unlock the door
to successful
home ownership*



If you're thinking of taking the leap into home ownership, you won't want to miss this **free** seminar.

Join us later this month as we uncover **The Four Ps of Buying a Home**.

- Prepare
- Prequalify
- Purchase
- Payoff

Join us Wednesday, **October 18, 2017** at 6PM at our 44 Bridge Street, Manchester branch.

RSVP by October 12 via phone or online:

- 603-622-8781 ext 516
- membersfirstnh.org/about-us/events

Seating is limited... sign up today! Light refreshments will be served.

Auto Deals

Is year end really the best time to buy a car?

There are actually several reasons why you could end up with a great deal on an auto later this year.

1. Dealers are striving to meet year-end quotas so they are more eager to negotiate.
2. In an effort to clear outgoing models from the showroom, dealers offer extra incentives.
3. The busy holiday season and cold winters keep most patrons from shopping the lots putting you in a better position to negotiate.

If you're in the market for a new auto, you may want to hold out for year end deals.

Source: www.forbes.com.

Arm Your Debit Card

The holiday season is nearly upon us which means more swipes and taps at your favorite shopping places. But, with the rise in fraudulent activity, you're probably wondering if it's safe to use a credit or debit card to fulfill those holiday wishes.

If you're using your Members First debit card, you've already taken the most important step toward protecting your card. That's because all of our debit card holders have enhanced fraud protection. **We monitor your debit card transactions around the clock.** But, it doesn't have to stop there.

These free services are yours for the taking:

CardValet. *Detect unauthorized purchases, disable your card, and ensure it only works where you are.*

Identity Theft Alerts. *Hear from MasterCard if your personal information is being bought or sold online.*

Apple Pay (coming soon, Android Pay). *The store never sees your debit card number so hackers don't either.*

Don't wait! Sign up on our website at membersfirstnh.org and arm your debit card before the busy holiday season is upon us.

Community Corner

We hope to see you at the 11th Annual **Footrace for the Fallen** 5k road race on Sunday, October 15. Proceeds benefit the Manchester Police Athletic League (MPAL), a center city organization dedicated to mentoring at-risk youth. For details and registration go to footraceforthefallen.org.



(L-R): Bruce Leighton, Members First president and CEO, Paul Beaudoin, Members First board chair and MPAL board of directors; David Mara, Members First board of directors and MPAL board chair.

Our **holiday food drive** begins in November to benefit **New Horizons for NH** and we will be collecting **unwrapped toys** to support the Salvation Army's **Toys for Tots**.

A Message From The President

I encourage you to take advantage of our First Time Home Buyer Seminar later this month. As a free member benefit, you can't go wrong by attending this seminar if you're in the market to purchase your first home or if it's been a while since you bought your home and you're thinking of making a move. There are helpful tips in store for every home buyer and you'll hear them directly from our experienced mortgage professionals.

On October 19 Members First, along with more than 56,000 credit unions around the world, will celebrate International Credit Union Day (ICU Day), and the philosophy and achievements of the credit union movement. This year's theme is "Dreams Thrive Here," a celebration of how credit unions help people achieve their biggest goals in life.

We couldn't do it without you! Please join us for light refreshments on ICU Day at any of our branches in Bedford and Manchester and celebrate a worldwide movement that's made helping people its number one priority for over 160 years.

As 2017 comes to a close, I wish you an enjoyable holiday season and a happy and healthy year ahead.

Sincerely,

Bruce B. Leighton
President/CEO



My Two Cents

a quick tip from the CEO

The first rule of budgeting: save first.

Rather than putting away what little, if any, funds may be left after paying bills at the end of each month, put some money away first.

By committing to a specific amount and setting it aside, you're less likely to spend it later. This will set you up with a nest egg over time that could cover unanticipated expenses later on.

To make it easier and automatic, consider setting up direct deposit. Once in place, your money is effortlessly deposited to your account without ever entering a branch or transferring funds online.

Before you know it, your savings will add up.