

News FIRST



FALL 2019

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In this issue...

- *superflex mortgage*
- *what's new*
- *reward yourself*
- *local service global reach*
- *website changes coming*
- *community corner*
- *a message from the president*



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¹Annual Percentage Rate (APR) accurate as of 10.1.19, subject to change without notice and based on credit history. APR based on a loan-to-value (LTV) of 80%, no Loan Level Price Adjustments (LLPAs) and loan amount of \$100,000 with 108 monthly payments of \$10.57 per thousand. Choose any number of months from 61 to 108.

²Annual Percentage Rate (APR) accurate as of 10.1.19, subject to change without notice and based on credit history. APR based on a loan-to-value (LTV) of 80%, no Loan Level Price Adjustments (LLPAs) and loan amount of \$100,000 with 168 monthly payments of \$7.36 per thousand. Choose any number of months from 109 to 168.

*Additional rates and terms available. Monthly payments do not include escrow for taxes or mortgage insurance; actual payment obligation will be higher. Homeowners insurance is required. APR reflects 0.125% discount with automatic funds transfer from a Members First account as a payment method. Membership and credit requirements apply.



WHAT'S NEW

Construction starts soon at our Union Street branch!

Later this fall, renovations will begin at our 200 Union Street, Manchester branch. It 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.

Disruptions will be kept to a minimum during renovations. Watch the transformation unfold on Facebook and at MembersFirstNH.org.

REWARD YOURSELF

Use your debit card for purchases this holiday season and earn rewards automatically!

With **Purchase Rewards**, you're eligible for exclusive cash back offers simply for using your debit card at the places you shop. It's the free and easy way to earn cash back from your favorite stores and restaurants. Watch the rewards add up over the holiday shopping season!

No registration necessary. Simply login to Online Banking to start earning Purchase Rewards, then:

Click to add offers to your debit card

Shop with your card to redeem offers

Enjoy watching your rewards get deposited into your account automatically

Checking Account **2547 [Change account](#) ▾

| Date ▾ | Description | Deposit | Withdrawal |
|----------|--|---------|------------|
| 07-22-10 | POS Purchase - Bedding Emporium Offer: Just Beds: 10% cashback <small>NEW</small> | | \$32.56 |
| 07-20-10 | POS Purchase - Best Pizza Offer: Best Pizza: 10% cashback | | \$5.00 |

Learn more about Purchase Rewards on our website at MembersFirstNH.org.

LOCAL SERVICE GLOBAL REACH

Did you know there are over 200 million credit union members around the world and more than 100 million in the U.S. alone?

On October 17, 2019, Members First together with 56,000 credit unions around the world will join in celebration of International Credit Union (ICU) Day.®

Stop by any branch October 15-19 while we celebrate ICU Day all week long and help yourself to our 70th Anniversary giveaways!

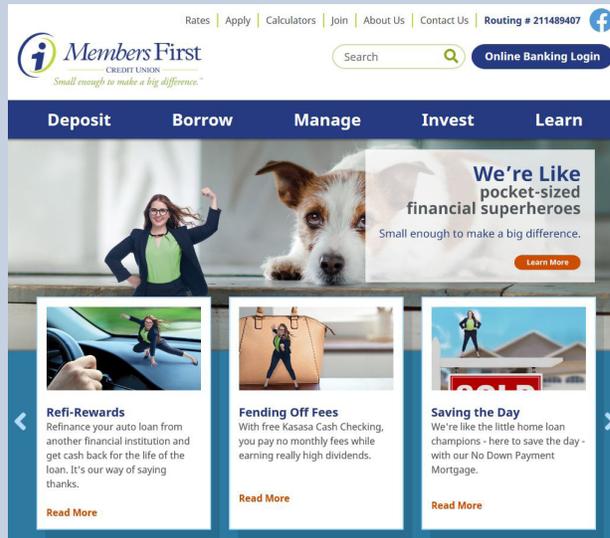


WEBSITE CHANGES COMING

We've been working diligently to update our website and deliver a better online experience later this fall.

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

Learn more at MembersFirstNH.org and be sure we have your email address on file to be among the first to get the latest news right in your inbox.



COMMUNITY CORNER

Your donations helped support the Manchester Fire Department Accelerant Detection Canine Program!

We hope you were able to stop by our Member Appreciation Event last month. More than 70 members turned up to spin the prize wheel, try their luck at our raffle, score some great giveaways, enjoy refreshments and take advantage of free shredding. We were also joined by Deputy Fire Marshal, Mitchell Cady and Fire Accelerant Detection Canine, Cy, of the Manchester Fire Department. The credit union matched your donations for a total contribution of \$250 to the MFD K-9 program.



Bruce Leighton, Members First President and CEO, shakes the paw of MFD K-9, Cy, at our 70th Anniversary Member Appreciation Event.

A MESSAGE FROM THE PRESIDENT

We're in the final planning stages of our Union Street branch renovations and anticipate beginning the first phase of construction later this fall. The project will be completed in phases specifically designed to minimize disruption as much as possible during construction. We're confident you'll agree the end result will compensate for the temporary inconvenience you may experience and ask that you bear with us during the transition with that in mind.

More welcoming and efficient, the branch will be outfitted with state-of-the-art equipment and open-concept workstations that will replace the current teller line configuration. By eliminating the barrier a traditional teller line creates, we'll be able to work more closely with you and move with ease between your routine transactions and more private consultations.

The rendering shown will give you an idea of what the branch will look like once renovations are complete. The interior has been modeled after our Bedford office, so visit 136 Bedford Center Road if you'd like to get a better idea. We appreciate your patience as we work to provide you with a better experience at our busiest location.

As fall emerges, many of us look forward to the upcoming holidays and spending time with family and friends. It's also a time to think of those less fortunate. We'll be collecting food and toys for families and individuals in our community who could use a helping hand and encourage you to give back whenever you can. Visit our website, walk into a branch, or give us a call later this month for more information.

Sincerely,

Bruce B. Leighton
President/CEO

Renovations at our Union Street branch are slated to begin later this fall.



Above is a rendering of what the interior of our branch at 200 Union Street in Manchester will look like after construction, slated to begin later this fall. The project will take place in phases so you may continue to conduct transactions during construction with as little disruption as possible. We appreciate your patience as we work to better serve you.