

# News FIRST



SPRING 2019

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800.860.3832 • 603.622.8781

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*Small enough to make a  
big difference.™*



# RESCUING YOUR AUTO LOAN

with REFI-REWARDS

**We believe you deserve the best deal on your auto loan.** At Members First, we're like little superheroes – here to rescue your loan with Refi-Rewards!

We've heard from people with auto loans at other institutions that it's hard to get ahead when you have high rates, no rewards, and lots of strings attached. When you refinance with us, you get low rates AND a 15% rebate\* every year – plus, our personal, friendly team is ready to answer any questions you may have.

Refi-Rewards is truly that simple: refinance your auto loan from another financial institution and we'll refund some of the interest you pay. Earlier this year, **members received \$20,810 in rebates!**

Whether you want to find out more or are ready to apply right now, we're here to help.

Speak with a  
lending  
representative:

(603) 622-8781

Visit our  
website:

[MembersFirstNH.org](http://MembersFirstNH.org)



\*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.



## WHAT'S NEW

**Our Union Street branch is getting a makeover!**

Later this year, 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. Learn more and watch for announcements via email, on Facebook and at [MembersFirstNH.org](http://MembersFirstNH.org).

## FREE COLLEGE SEMINAR

**With the right planning and preparation, it is possible to pursue a higher education.**

Members First and Student Choice want to help you learn what it takes to prepare for college.

That's why we're offering this free seminar: **How to Prepare, Pay and Stay in College**. An expert from Student Choice will be onsite to offer advice and answer questions.

**In this free session, you'll learn more about:**

- Preparing and applying for college
- The cost of education
- Financial aid
- Scholarships and grants
- Filling the funding gap

**Join us (guests are welcome):**

- Tuesday, May 28, 2019 at 6-7:30PM
- Bedford Branch, 136 Bedford Center Road

**RSVP by Thursday, May 23<sup>rd</sup>** on our website or by phone at 603.622.8781, ext. 516.

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



## DON'T MOVE. IMPROVE.

Wishing you had more space, a master bathroom, or a center island in the kitchen? Instead of looking for a new home, sometimes all it takes is looking toward the equity you already have in your existing home.

Let's face it, moving is a hassle! And even with a new house, you'll most likely have to sacrifice something along the way to stay within budget. It may be a better investment of your time and money to improve on what you already have, especially if you're happy with the things you can't change, like location and school district.

Talk to us about a home equity loan or line of credit today. It just may be the answer to making your current home work for you.

## WE'VE GOT YOU COVERED

When unpredictable expenses catch up with you, we've got you covered. If you write a check or make a withdrawal that exceeds your checking account balance, our overdraft services come to the rescue.

### Overdraft Privilege

Our standard overdraft privilege covers your checks, automatic withdrawals, and other payments using your checking account number up to \$750 for a per item fee.<sup>1</sup>

### Extended Coverage

When you opt in for this service, extended overdraft coverage covers your everyday debit card and ATM overdrafts up to \$750.<sup>1</sup>

### Overdraft Line of Credit

Our overdraft line of credit combines the convenience of a fixed rate with the ability to draw against a line of credit. Plus, you only pay interest when you use it.<sup>2</sup>

### Overdraft Transfer

If an overdraft line of credit isn't for you, set up your savings as an overdraft transfer source for your checking account so funds can automatically move to cover potential overdrafts. Our current overdraft transfer fee is assessed for each transfer.<sup>1</sup>

For more information and to opt in, contact a member service representative at (603) 622-8781.

<sup>1</sup>Available to qualified account holders. Please refer to our Schedule of Fees and Overdraft Privilege disclosures for complete details of fees and conditions.

<sup>2</sup>Subject to credit approval and based on credit history.

## COMMUNITY CORNER

**At Members First, jeans aren't just for casual days, they're for a cause.**

You may have noticed many of us dress in jeans and other casual attire on Fridays. That's because employees who give \$5 to support local charities get to forgo our usual business attire for more casual clothing.

The money from our "Casual Friday Fund" is donated to the local, non-profit organizations of our choosing.

In January, we selected **Honor Flight New England** to receive our \$650 contribution.



(L-R) Stef, Janet, Denise, Cynthia, Karl, Noel, Rebecca, Alma and Sharlene present a check to Joe Byron (center), founder of Honor Flight New England.

## A MESSAGE FROM THE PRESIDENT

Members First proudly supports the communities in which we live and work, particularly organizations working to combat the opioid crisis and those providing a safe environment for at-risk youth. So, when we learned Granite Pathways needed transportation to enhance the services they're able to provide youth with mental illness and addiction, we stepped up. Members First was honored to donate a van that will assist Granite Pathways in transporting individuals receiving treatment at its new adolescent substance use disorder treatment facility in Manchester. The first of its kind in New Hampshire, the facility is dedicated to treating kids 12 to 18 years old and assisting them on the road to recovery.

Ten years ago, Granite Pathways was founded in New Hampshire as a place to offer assistance, hope, and resources for our state. This year, as Members First celebrates our 70<sup>th</sup> Anniversary, it seemed fitting that we continue to build upon, lift up, and reinforce our support for these non-profits that serve and strengthen our community. There's no doubt Granite Pathways is doing extraordinary work and we're confident this van will serve its purpose.

I'm happy to announce plans to renovate our branch at 200 Union Street, Manchester later this year. The more welcoming and efficient design will make the most of our busiest location. 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.

If you're eager to see what the branch will look like once renovations are complete, it will be modeled after our Bedford office, so visit 136 Bedford Center Road to get an idea. To stay informed of our progress, watch for announcements via email, on Facebook and on our website. We will minimize disruption as much as possible during renovations.

With the first quarter of 2019 already behind us, hopefully we've seen an end to the cold, bitter weather as we look forward to warmer days ahead. If you're eager to get outside and enjoy some recreation, remember your credit union is here to help. We offer financing for ATVs, motorcycles, boats, personal watercraft, RVs and more. We make it easy to apply from your smart phone, online, at a branch, or by phone if you prefer.

We're here to listen and assist with your finances whenever possible and truly wish to help you achieve your goals.

Sincerely,

**Bruce B. Leighton**  
President/CEO