

# News FIRST

a quarterly publication  
from your credit union

SUMMER 2017

Contact us  
800.860.3832 • 603.622.8781

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

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Small enough to make  
a big difference.™



## 100% Financing = 100% Possible

Having trouble coming up with a down payment for a home? At Members First, we realize that making a hefty down payment can be a barrier to home ownership.

We've lifted that barrier with our **No Down Payment Mortgage**... and it's flexible, too. We'll accept *any* down payment. Now you *can* afford a home.

We've made it possible. The rest is up to you. Contact a friendly mortgage representative today at (603) 622-8781 ext 780 to get started.



## What's New

### CardValet®

Keep tabs on your debit card with **CardValet**.

We're now offering the mobile app that lets you actively manage your debit card by defining when, where and how your card is used.

- Protect your card with easy on/off controls
- Receive real-time activity alerts
- Set location preferences
- See past transactions

*and more!*

**Download the app** from our website today and add another layer of control and fraud protection to your Members First debit card.

## CardValet®

## The Sounds Of Summer

*Birds chirping. Kids playing. Water splashing. Motorcycles revving.*

Ahhh, the sounds of summer. Most are joyous to hear, while some may even evoke a bit of envy. If you still haven't purchased that motorcycle you've been longing for, it's probably the latter.

Your credit union can make it possible to get the ride of your dreams. We take pride in helping members just like you every day. Our budget friendly options make financing affordable and our lending experts make the process enjoyable.

If you prefer to arm yourself with more knowledge before taking the leap, our online resources were made just for you. Check our rates and calculate payments at [membersfirstnh.org](http://membersfirstnh.org) to get an idea of what you can afford.

When you're ready, apply online or from your smartphone. You'll have 45 days to shop once you've been pre-approved.

At any time in the process, our friendly lending representatives are eager to assist. Contact us at (603) 622-8781 ext 760 for more information.

## Free Money

When it comes to college financing, we always coach our members to begin by exploring opportunities for free money. Grants, scholarships and financial aid can go a long way in paying for higher education. If and when you need to fill the gap, your credit union is here to help.

Our *Student Choice Private Lending Solution* offers:

- Zero origination fees
- Line of credit structure
- Lower interest rates
- Flexible repayment
- Easy online application

Learn more on our website or reach out to us today.



## Take us with you on vacation.

*No need to leave room in your luggage to take your credit union with you on vacation.*



With the CO-OP Shared Branching Network, the nearest branch or ATM is closer than you think. Your credit union membership gives you unique access to over 5,000 credit unions and 30,000 surcharge-free ATMs across the country. Just visit [allco-op.org](http://allco-op.org) or call **1-888-SITE-COOP** to find the branch or ATM closest to your destination.



Don't forget to use your debit card when making purchases. With **Purchase Rewards**, you're eligible for exclusive cash back offers simply for using your debit card at the places you shop. Through this free program, you will receive targeted offers with rewards on purchases. There is no limit to the rewards you can earn and you choose the rewards you'd like to use.

Combine all of this with **mobile and online banking** and leave your worries behind while you're away. Your credit union is with you every step of the way.

## Community Corner

**Proud to support our community!**

We were happy to be involved with the PMC (Pan Mass Challenge) Kids Rides on a beautiful Sunday in June. PMC Kids Rides are held in 35 towns in New Hampshire, Massachusetts and other states. This year marked the first for the Manchester/Bedford/Goffstown area. All of the proceeds will help fund cancer research at the Dana-Farber Cancer Institute.



## A Message From The President

As a progressive financial institution, we're always on the lookout for ways we can make your lives easier, and your personal data safer, by constantly researching and introducing the latest in technology. It's with this in mind that we've added CardValet® to our arsenal of services. If your card has been lost or stolen, the on/off feature can be used to disable it. You can detect unauthorized purchases with real-time activity alerts, set location preferences so your card only works where you are, and see past transactions. Even businesses can use it to ensure employees adhere to company policies. Just download the app from our website to add another layer of protection and control to your Members First debit card.

It gives me great pleasure to announce the students selected to receive our scholarships. Each year, we grow more and more impressed by the caliber of the applicants vying for one of six scholarships created to honor those who have served the credit union and our community in exceptional ways.

Congratulations:

- \$2,500 Michael L. Briggs Scholarship: William MacDonald
- \$1,000 Wilbur L. Jenkins Scholarship: Steven Lemay
- \$1,000 John S. Walsh Scholarship: Liam Harris
- \$1,000 Members First Memorial Scholarship:
  - o Chloe Robidoux
  - o Kaitlin Soucy
  - o Samantha Daniels

Sincerely,

Bruce B. Leighton  
President/CEO

### *William MacDonald receives the Michael L. Briggs Memorial Scholarship!*



(L - R) MFCU Board Member, David Mara; Scholarship Recipient, William MacDonald; and Manchester Chief of Police, Nick Willard.