

News FIRST

a quarterly publication
from your credit union

SUMMER 2018

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Small enough to make
a big difference.™



More choices. More value.

Whether you're looking for a low introductory rate or valuable rewards* now you can choose the credit card with the benefits you want.



PAY DOWN DEBT

VISA®
PLATINUM
CARD

EARN CASH BACK
up to 3% cash back

CASH REWARDS
AMERICAN
EXPRESS® CARD

EARN REWARDS
1.5X points on all eligible net purchases, redeem for cash back and more

VISA® REAL
REWARDS CARD

EARN REWARDS
up to 4X points in popular categories, redeem for cash back and more

PREMIER
REWARDS
AMERICAN
EXPRESS® CARD

We also offer several credit card options for your business. Learn more and apply on our website at membersfirstnh.org.

The Elan Rewards Program is subject to change. Rewards are earned on eligible net purchases. Net purchases are purchases minus credits and returns. Not all transactions are eligible to earn rewards, such as Advances, Balance Transfers and Convenience Checks. Upon approval, see your Cardmember Agreement for details. You may not redeem Points, and you will immediately lose all of your Points, if your Account is closed to future transactions (including, but not limited to, due to Program misuse, failure to pay, bankruptcy, or death).

What's New

SiriusXM

Listen in your car, at home and on the go. Finance your new car with Members First and listen to SiriusXM everywhere! As an added benefit, members who are approved for pre-owned auto loans and refinancing receive a **free 3-month trial subscription of the SiriusXM All Access package** on SiriusXM-enabled vehicles.

Find out more about this new member benefit at membersfirstnh.org.

Member Shred Day

Back by popular demand.

Safeguard your identity by shredding important documents. Bring them to the credit union and we'll do it for you!

As an exclusive service to members, we will offer free shredding onsite for secure disposal of up to two boxes of documentation per member. Your generous donations will benefit the non-profit organization, Friends of the Manchester Mounted Patrol, who will be joining us for our shred event.

Meet officers Rondeau and McKenney and their trusty steeds, Valor and General Stark of the Manchester Police Department's mounted patrol unit. They will be happy to answer your questions on personal security and safety while you're there.

Join us.

Date: Saturday, September 15

Time: 9am-Noon

Place: Members First Credit Union
44 Bridge Street, Manchester
(Pearl Street Parking Lot)

Membership totally rocks.

Get a free trial of SiriusXM with approved financing, just for being a member.

Register by Wednesday, September 12 on our website or by phone at 603.622.8781, ext 516.

Toy Loans

What fun is living in New England without any toys?

Whether you see a motorcycle, boat or jet ski in your future, you can count on your credit union for fair and honest financing. We'll work with you to find the right payment structure at affordable rates.

Speak with a friendly lending representative or apply from your mobile device today.

With quick pre-approval, you'll be on your way to outdoor fun in no time!



Merchant Services

Our goal is to ensure you have access to quality products and services. That's why we partner with Elavon, an industry leader in payment processing for over 25 years. Our partnership enables us to provide innovative merchant services at competitive prices.

By choosing Members First as your merchant services provider, you will receive a number of benefits:

- Next business day funding
- Ability to accept all payment types
- Latest in payment technology
- 24/7/365 customer service
- Credit card fraud solutions

Save money on your payment services, while receiving faster funding and improved customer service. To find a better solution for your business and receive a free competitive analysis, **contact Nancy Porosky at 603.293.2400 or nancy.porosky@elavon.com.**



Community Corner

We've awarded over \$70,000 in scholarships to local students!

Members First Credit Union created the Memorial Scholarship Program to aid students in their quest for further education. Applications are available in January each year and winners are announced in June.

For a complete listing of this year's scholarship winners, visit our website at membersfirstnh.org.

Nicole Robitaille receives the Michael L. Briggs Memorial Scholarship



(L-R): MFCU President/CEO, Bruce Leighton; Scholarship Recipient, Nicole Robitaille; MFCU Board Member, David Mara; Manchester Asst. Chief of Police, Carlo Capano, and Chief of Police, Nick Willard.

A Message From The President

Members First was pleased to have the opportunity to make a \$50,000 donation to Manchester's Safe Station program to help combat the city's opioid epidemic. As you know, the credit union is committed to supporting critical community programs in the area we serve, using funds from an anticipated rebate from the National Credit Union Administration. The NCUA announced anticipated reimbursements totaling \$753 million to all federally-insured credit unions nationwide.

Members First is taking the lead by pledging to donate all of the funds we receive, and we hope to inspire other credit unions to do the same. This is an opportunity for credit unions across the country to collectively make a positive impact on charities at the grassroots, community level. We are confronted with significant issues that impact our community and our members, and believe that building stronger, healthier communities through support of non-profit organizations such as Manchester's Safe Station benefits everyone.

Although the refund isn't anticipated for distribution until later this year, and we're not sure of the exact amount we'll receive, we're compelled to act now to benefit our City during this critical time. We've seen the positive impact the Safe Station program has had in our community and are pleased to support the City's efforts in the fight against substance abuse with our donation.

Sincerely,

Bruce B. Leighton
President/CEO

Members First Donates \$50,000 to Benefit Manchester Safe Station Program from Anticipated NCUA Reimbursement



(L-R): Bruce Leighton, Members First Credit Union President/CEO; Mayor Joyce Craig; Manchester Fire Chief, Dan Noonan; David Mara, Members First Credit Union Board of Directors and The Governor's Advisor on Addiction and Behavioral Health; Tim Soucy, Manchester Health Director.