

News FIRST

a quarterly publication
from your credit union

SUMMER 2020

Contact us
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Small enough to make a
big difference.™



NO PAYMENTS FOR 90 DAYS

on your auto loan

Take 90 days off from your payments* when you refinance your auto loan from another financial institution and we'll even give you cash back with Refi-Rewards.**

If you're in the market to purchase, you can still be payment free for 90 days when you finance your new or used vehicle with us. Whether it's brand new or just new to you, our auto loans start at the same low rates:

2.50% APR***

Find out more or apply right now.

Speak with a
lending
representative:

(603) 622-8781

Visit our
website:

MembersFirstNH.org



*No payments for 90 days limited time offer subject to change at any time without notice. Not valid on existing Members First Credit Union auto loans. Finance charge begins from date of funding and is repaid over the term of the loan. Loans subject to credit approval and credit history. Members deferring payments for 90 days are ineligible to participate in the skip a payment program for 12 months from date of first payment.

**Refi-Rewards 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 over the life of the loan. Loans subject to credit approval and credit history. Offer subject to change at any time without notice. Other restrictions apply.

***Annual Percentage Rate (APR) accurate as of 5.8.20, subject to change and based on credit history. APR based on \$15,000 loan including \$60 processing fee with 100% Loan to Value (LTV) for a 36-month term and payments of \$30.47 per \$1,000. New autos are current year with less than 6,000 miles. 1% will be added to the qualifying rate for used vehicles older than 6 years.

WHAT'S NEW

We're taking in-branch appointments.

We understand conducting business remotely or through our drive-up can pose a challenge. We're happy to safely accommodate members with special circumstances who wish to make an appointment at any of our branches for the following non-cash activity:

- Instant issue debit card
- Wire transfer request
- Account maintenance
- IRA transactions
- Notary services
- Safe deposit box access

If an in-branch appointment would make a difference for you, please contact us at (603) 622-8781 to discuss your situation and plan to wear a mask when you arrive.

PAYMENT RELIEF PROGRAMS

We understand today's circumstances could lead to financial difficulties and have programs in place to assist you. Please let us know how we can help.

Consumer Loans

Qualified borrowers may defer payments on their consumer loan(s) for up to three months.*

To submit a request for assistance with your consumer loan payment, simply email us at covid19@membersfirstnh.org and we will send you the necessary form.

Residential Mortgages

We will offer a loan in an amount equal to as many as three monthly mortgage payments to qualified borrowers.*

To submit a request for assistance with your mortgage payment, simply email us at covid19mortgage@membersfirstnh.org and we will send you the necessary form.

Student Loans

If you have questions regarding your student loan or are experiencing difficulties and need to discuss repayment options to keep your account in good standing, please call 800-723-2210 to speak with a servicing agent.

*Loans must be current as of March 12, 2020.

DRIVE-UP TIPS

Although remote services such as online and mobile banking offer you the fastest, most convenient methods for managing your accounts, we realize there are times when drive-up service is preferred.

For a speedier visit, try our Bedford drive-up where wait times are minimal.

If our Union Street, Manchester location is more convenient, try stopping by on a Tuesday or Wednesday. If those days don't fit into your schedule, you may find lines are shorter between the hours of NOON and 2PM.

Remember, you can now deposit checks and cash, withdraw money, and make transfers at both of our drive-up ATMs.

We appreciate your patience and understanding as we work to provide you with uninterrupted service.

REMOTE SERVICES

Access your accounts without stepping into a branch.

	Online Banking	Mobile App	Phone Banking	Drive-Up ATM**	Night Deposit	Call Center	Secure Email***
Deposit Checks		X		X	X		
Transfer Money	X	X	X	X		X	
Verify Balances	X	X	X	X			
Withdraw Cash				X			
Make a Payment	X	X			X	X	
Apply for a Loan	X	X				X	
Manage Debit Card		X*				X	X
Discuss Account						X	X

Learn more at [MembersFirstNH.org](https://www.MembersFirstNH.org) and register for Online Banking by calling (603) 622-8781.

*Monitor and control your debit card with CardValet found in our mobile app.

**Drive-up ATMs are available at our 200 Union Street, Manchester and 136 Bedford Center Road, Bedford locations.

***Access our Secure Email form at [MembersFirstNH.org/Contact-Us/Secure-Email](https://www.MembersFirstNH.org/Contact-Us/Secure-Email) to safely send confidential information and attachments.

COMMUNITY CORNER

We've awarded over \$100,000 in scholarships to local students!

In 2009, Members First Credit Union created the Memorial Scholarship Program to aid students in their quest for further education. This year, we awarded 23 students with \$24,500 in scholarship funds!

We're proud to say that with the 2020 scholarship awards, we were able to reach an impressive milestone! To date, we've given \$104,500 in scholarships to many bright and deserving students.

We are increasingly impressed by the applicants that come through each year and strongly encourage all of our college-bound members to apply.

Applications are available on our website in January each year and there is a lifetime cap of two scholarships awarded per recipient.

For a complete listing of this year's scholarship winners, visit our website at [MembersFirstNH.org](https://www.MembersFirstNH.org).

Congratulations 2020 recipients!

A MESSAGE FROM THE PRESIDENT

If nothing else, these last few months have shown us there is strength in numbers and that working together is the only way to successfully overcome the challenges we've all been facing. We've taken creative measures in order to continue serving you to the extent possible while ensuring everyone's safety, including our employees. And you've adapted to those changes by embracing the suite of remote services we have to offer, signing documents electronically, and using our full service drive-up ATMs for your check and cash deposits. We've seen more of you using our mobile banking app to deposit checks, pay bills, check your statements, and transfer money to other people and accounts. And we hope this trend continues well into the future so you can get more from your credit union each and every day.

We're now accepting appointments at our branch lobbies for non-cash transactions such as instant issue debit cards, wire transfers, notary services, and safe deposit box access under special circumstances. If an in-branch visit would be of help to you, don't hesitate to give us a call to discuss your situation. Soon, you'll be able to safely interact with a service associate, from a distance, via a live video conversation while in-branch. In the future, this technology will enable you to work with anyone on our team at the branch most convenient for you, regardless of their physical location. Watch your email for details.

We continue to offer ways to give you relief on your consumer and mortgage loans and to help your business stay afloat through government services such as the payment protection program. And now you can get a 90-day reprieve on your auto loan payments at another financial institution when you refinance with us. If you're in the market to purchase a vehicle, you can still wait 90 days to make your first payment when you finance with Members First.

I've been impressed with the tenacity and resilience demonstrated by our staff and truly appreciative of the support you've shown over the past several months. It does nothing short of brightening our day when you share your positive feedback, so thank you.

As you know, we continue to monitor the latest developments and expect there to be changes in the days and weeks ahead. To stay informed, please be sure we have your email address, find us on **Facebook** and visit [MembersFirstNH.org](https://www.MembersFirstNH.org) regularly.

Sincerely,

Bruce B. Leighton
President/CEO