

News FIRST



WINTER 2019

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*Small enough to make a
big difference.™*



SAVING THE DAY

with a **NO DOWN PAYMENT MORTGAGE**

Not sure where your downpayment is going to come from? At Members First, we're like little home loan champions - here to save the day! We're small enough to get to know you which lets us make a big difference in your finances.

That's what inspired our **No Down Payment Mortgage.*** We heard from members who knew they could afford a mortgage payment; they just couldn't get over the hurdle of making a hefty down payment. So we designed a mortgage that let our members purchase their own home, even with no money down.

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

Speak with a
mortgage
representative:

(603) 622-8781

Visit our
website:

MembersFirstNH.org

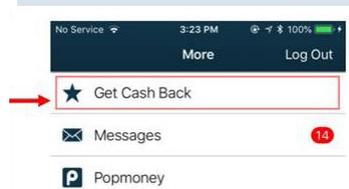


*The No Down Payment Mortgage is made up of a first mortgage equal to 80% of the purchase price, and a second mortgage equal to 20% of the purchase price. In no event shall the total of the two loans exceed the purchase price or appraised value, whichever is less. An escrow account for property taxes, homeowners insurance and flood insurance (if required) will be established at closing. Homeowners insurance is required. All Borrowers on the loan must be owners of the property. Only 1-2 Unit Primary Residences are permitted. Rates and terms for the loans vary, and are based on your credit history. Applicants must meet all program criteria including but not limited to income, monthly debts, credit history and assets to be eligible. Minimum credit score of 660 for all borrowers is required.



WHAT'S NEW

Looking for the cash back you've earned with **Purchase Rewards**? You'll now find it under **Get Cash Back** rather than Purchase Rewards when navigating through online banking and mobile banking.



With **Purchase Rewards**, you're eligible for cash back offers just for using your debit card at the places you already shop.

You simply need to be enrolled in online or mobile banking and have an active Members First debit card.

Learn more on our website at **MembersFirstNH.org** and start earning rewards today.

SCHOLARSHIP BOOST

Your credit union believes that through education we are investing in the youth of today who will go on to lead our community and help make the world a better place. We created the **Members First Credit Union Memorial Scholarship Program** to aid students in their quest for further education.

As we celebrate our 70th year since the credit union was founded, we're giving the youth in our community an even greater opportunity in their quest for affordable higher education. This year, we're giving our scholarship program a \$5,000 boost by **giving away \$12,500 in scholarships**. It's our way of saying thanks for being a member and for telling your friends and family about us. We truly appreciate your loyalty and simply couldn't have come this far without you.

More information regarding our scholarship program, including applications, can be found on our website at **MembersFirstNH.org**. Applications must be postmarked or hand delivered to the credit union no later than March 30, 2019.

Supporting Our
Local Community

YOUR EQUITY. YOUR CHOICE.

Are you finding yourself in more debt than you realized now that the holiday shopping blitz is over?

You're not alone. And you're not without options.

Pay off those high-interest credit cards with a lower interest option.

Refinance and consolidate your credit card and other high-interest debt using the equity in your home.

At Members First, a home equity loan or line of credit can do more than just cover the cost of renovations and repairs. You can use it for almost anything.

Speak with a mortgage representative today to pay off that debt and consolidate into one easy and affordable payment.



FENDING OFF FEES

with **FREE KASASA®**
CASH CHECKING

2.50%* APY

Call, click or visit to learn more and apply!

Annual Percentage Yield (APY) accurate as of 1/1/2019. Rates and rewards are variable and may change without notice. Fees may reduce earnings. Minimum \$25 deposit required to open the account. No minimum balance required to earn or receive rewards. Limit 1 Kasasa share draft account per primary member. To earn rewards, the following requirements must be met each Monthly Qualification Cycle: 1) Have at least 1 direct deposit/ACH credit transaction post and settle; 2) Have at least 12 debit card purchases post and settle (ATM transactions do not qualify); 3) Be enrolled in and agree to receive eStatements. "Monthly Qualification Cycle" means a period beginning one (1) business day prior to the first day of the current statement cycle through one (1) business day prior to the close of the current statement cycle. When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle: 1) Balances up to \$25,000 earn 2.50% APY and balances over \$25,000 earn 0.10% dividend rate on the portion of balance over \$25,000, resulting in a range from 2.50% to 0.58% APY depending on the account's balance; and, 2) You will receive reimbursements up to \$25.00 for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. When Kasasa Cash qualifications are not met, the account will still function as a free account with no monthly fee; however, all balances in the account earn 0.05% APY and ATM fees are not refunded. Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.

COMMUNITY CORNER

Thanks to our generous members and staff, we delivered a record **180 toys** to the **U.S. Marine Corps Toys for Tots** campaign in time for Christmas!

We were so proud to donate 111 of those toys on our members' behalf for participating in our limited time 11-Month Certificate offer.

We couldn't have done it without you!



A MESSAGE FROM THE PRESIDENT

When I look back on 2018, it's with immense pride for all that we've been able to accomplish for our members and the area in which we serve.

As you know, your credit union is committed to supporting critical community programs. Using the reimbursement from the NCUA, combined with funds already earmarked for charitable contributions, **Members First proudly gave \$170,000** to non-profit organizations in the Manchester area. I firmly believe that supporting organizations working to combat the opioid crisis, and those providing a safe environment for at-risk youth benefits everyone, including our membership.

As I look ahead to 2019, it's with even greater pride and ongoing optimism. Although we don't anticipate another NCUA reimbursement, we've been able to see the impact the sizable amount of our charitable giving has had on the community and we'd like to keep the momentum going. That's why we're setting aside **20% of the credit union's 2018 net income** to give to charity this year. We anticipate this to impact our charitable giving by approximately \$100,000.

This year also marks the credit union's **70th Anniversary**. This gives us a welcomed opportunity to reflect on our roots, celebrate how far we've come, and recognize you, our member, for your loyalty. Be on the lookout for special events and exclusive offers throughout the year, such as the 48-hour flash sale we offered in November. If you missed out on the limited-time opportunity to qualify for \$150 in Amazon gift cards, **be sure we have your email address on file**. Give us a call or email memberservices@membersfirstnh.org and be among the first to hear about exclusive member offers.

With assets at an all-time high and a robust capital ratio, your credit union remains strong and ready to serve you and your family in the coming year.

Sincerely,

Bruce B. Leighton
President/CEO

Members First Donates \$50,000 to Benefit Manchester Police Athletic League from NCUA Reimbursement



Surrounded by kids enrolled in the Manchester Police Athletic League (MPAL) program, Bruce Leighton, Members First president and CEO presented MPAL with a \$50,000 donation. (L-R): Adam Hollis, MPAL board chairman and Members First board of directors; Manchester Mayor, Joyce Craig; Karl Betz, Members First senior vice president and CFO; Bruce Leighton Members First president and CEO; Paul Beaudoin, Members First board chairman and MPAL board of directors; David Mara, MPAL board vice chairman and Members First board of directors.