

News FIRST

a quarterly publication
from your credit union

FALL 2018

Contact us
800.860.3832 • 603.622.8781

Bank online
membersfirstnh.org

Get social with us
facebook.com/mfcunh

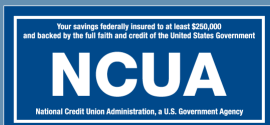


In this issue...

- *defending your wallet*
- *what's new*
- *retire on purpose*
- *student loan refinancing*
- *rescuing your auto loan*
- *community corner*
- *a message from the president*



Small enough to make
a big difference.™



DEFENDING YOUR WALLET

with FREE
KASASA
CASH CHECKING

2.50%* APY

Learn more and apply!

Speak with a
member service
representative:

Visit our
website:

(603) 622-8781 MembersFirstNH.org

Annual Percentage Yield (APY) accurate as of 10/01/2018. 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.

What's New



Your MasterCard debit card can be used with **Google Pay™** enabling Android users to seamlessly tap and pay with their phones in more than one million U.S. locations.

Pay in stores without swiping your card and in apps without entering payment information.

Look for the app on your Android device or get it for free on Google Play.

Find out more about your mobile payment options at MembersFirstNH.org.



Google Pay is a trademark of Google LLC.

retire ON PURPOSE

BEYOND FINANCIAL PLANNING:
CREATING THE LIFE YOU WANT

Free Retirement Planning Seminar

Planning your retirement involves more than just ensuring you'll have financial stability. Making sure you spend your time doing what makes you happy is important, too.

Learn more about how to create the life you want by filling the void retirement leaves behind with a well-crafted plan.

Join us for this complimentary member seminar:

Date: Wednesday, October 24

Time: 6:00-7:30pm

Place: Members First Credit Union
200 Union Street, Manchester

Register by **Sunday, October 21** on our website or by phone at (603) 622-8781, ext 516.

We hope you take advantage of this exclusive membership opportunity.

Student Loan Refinancing

Take control of student loan debt by refinancing with the credit union you already know and trust.

With our solution, you can refinance and consolidate both private and federal student loans into *one convenient payment*. Our low rates and flexible repayment options will simplify your life while amplifying your funds.

Check our **Student Choice** website to learn more about your options, how to shop wisely for a federal and private refinance loan, and apply today:

membersfirstnh.studentchoice.org



RESCUING YOUR AUTO LOAN
with **REFI-REWARDS***
15% REBATE!

apply at
MembersFirstNH.org

A photograph of a car's interior from the driver's perspective. A woman in a blue and green outfit is crouching on the dashboard, looking towards the camera. The text "RESCUING YOUR AUTO LOAN with REFI-REWARDS* 15% REBATE!" is overlaid in large, bold, white and green letters. Below the photo, a white circle contains the text "apply at 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.

Community Corner

We were proud to show our support and lend a hand at the **City of Manchester Employee Appreciation Cookout** in September.



We hope to see you at the 12th annual **Footrace for the Fallen 5k** road race Sunday, October 14. Proceeds benefit **Manchester Police Athletic League**, a center city organization dedicated to mentoring at-risk youth.

Our **holiday food drive** begins in November to benefit **New Horizons for NH** and **Bedford Food Pantry**. We will be collecting **unwrapped toys** to support the Salvation Army's **Toys for Tots** campaign through December.

A Message From The President

As you may be aware, in conjunction with our free Member Shred Event in September, we took the opportunity throughout the month to share resources and welcome your questions to heighten awareness of and help you to prevent fraud. Please be assured the safety and security of your personal account information is of our utmost concern.

We pride ourselves in taking the appropriate measures to keep your information out of the hands of fraudsters. However, we cannot oversee the security of merchant databases and payment systems, which continue to be attacked at record levels. Whenever a merchant breach is brought to our attention, we act swiftly to protect your account. Transactions are monitored in real time and subject to specialized fraud filters. If debit card activity is deemed potentially fraudulent, transactions may be declined and your card may be frozen. We understand notice of a breach does not come as welcome news and poses an inconvenience to everyone impacted. We do our best to make the process as smooth as possible under the circumstances.

I encourage you to look into the services we offer to help lessen the likelihood and impact of identity theft such as Apple Pay™, Google Pay™, CardValet®, Kasasa Protect™ and MasterCard ID Theft Alerts. If you ever suspect fraudulent activity on your account, let us know or call the number on the back of your debit or credit card right away.

Wishing you and your family a happy and healthy holiday season.

Sincerely,

Bruce B. Leighton
President/CEO

Members First Receives Recognition for \$50,000 Manchester Safe Station Donation from Mayor Joyce Craig at City Hall



(L-R): David Mara, Members First Credit Union Board of Directors and The Governor's Advisor on Addiction and Behavioral Health; Bruce Leighton, Members First Credit Union President/CEO

Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries. Google Pay is a trademark of Google LLC. CardValet is a registered trademark of Fiserv, Inc. or its affiliates. Kasasa and Kasasa Protect are trademarks of Kasasa, Ltd., registered in the U.S.