

# News FIRST

a quarterly publication  
from your credit union

SPRING 2018

Contact us  
800.860.3832 • 603.622.8781

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membersfirstnh.org

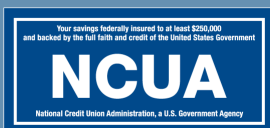
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Small enough to make  
a big difference.™



What's Kasasa?



It's more to like for  
**YOUR WALLET.**

Earn cash back on everyday debit  
card purchases. Just do simple things  
like switch to free e-Statements.\*

Ask for  
**KASASA**

Free checking.  
Awesome rewards.  
Quality local service.

\*Minimum \$25 deposit required to open account. No minimum balance required to earn or receive rewards. Limit 1 Kasasa share draft account per primary member. Rewards are variable and may change without notice. 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 CashBack account qualifications are met during a Monthly Qualification Cycle, you will receive: 1) 2.00% cash back on up to \$500.00 in debit card purchases that post and settle to the account; and, 2) Reimbursements up to \$25.00 for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. Cash back payments and ATM fee reimbursements will be credited to your Kasasa CashBack account on the last day of the current statement cycle. When Kasasa CashBack qualifications are not met, the account will still function as a free account with no monthly fee; however, cash back is not received and ATM fees are not refunded. Kasasa and Kasasa CashBack are trademarks of Kasasa, Ltd., registered in the U.S.A.

## What's New

### Money Management

More robust than FinanceWorks, the *Money Management* financial management tool offers:

- Budgeting
- Goal setting
- Debt payoff forecasting
- Net worth
- Auto-categorization
- Trend viewing
- Text alerts
- Mobile access

Login to Online Banking  
and start using *Money Management* today!



## Simplify Your Life

### Consolidate student loans with Members First.

Take control of your student loan repayment by refinancing with the credit union you already know and trust. With Members First by your side, you can refinance and consolidate your student loans and set up one convenient payment.

- Competitive interest rates
- Flexible repayment terms
- No origination fees or prepayment penalties
- Borrow from the credit union you trust

Simplify your life! Visit [refi-and-simplify.com](http://refi-and-simplify.com) to learn more and apply.

Speak with a Student Lending Representative at  
**844.212.9713** any time of day.



## Use Equity

### *Finance your dreams.*

The equity in your home can do more than just cover the cost of renovations and repairs. *Did you know it can be used for just about anything?*

Use your home's equity to finally take that dream vacation, pursue educational goals or celebrate a special anniversary.

Speak with a friendly mortgage representative or apply online today.



## Auto Loan Rewards

**Have an auto loan elsewhere?** Refinance with us and get cash back for the life of the loan!

With Refi-Rewards, when you refinance your vehicle from another financial institution, we'll reward you with low rates and a **15% REBATE\*** for the life of the loan. That's right... each year we will return 15% of the interest you paid!

Ask a lending representative about this exclusive member program. We'd be happy to compare your rate and calculate the savings on your monthly payment.

You can also visit our website for more details and easily apply online or via your mobile device.



\*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. Visit our website for details.

## Community Corner

### *Proud to support our community!*

**Thanks to our members and staff,** we were able to raise **\$1,186** in support of **Make A Wish NH** during holiday candy bar sales!



### JOIN US!

We hope to see you at the 28<sup>th</sup> Annual **New Horizons for NH** 5k Walk Against Hunger May 20<sup>th</sup> at Veteran's Memorial Park in Manchester. A group of dedicated employees look forward to participating in the walk once again this year to help raise critical funds for the homeless and hungry in our community.

## A Message From The President

The credit union's pledge to support critical community programs with a reimbursement we anticipate from the National Credit Union Administration (NCUA) Share Insurance Fund has not gone unnoticed. It was humbling to receive recognition from NCUA Chairman, Mark McWatters, at the Governmental Affairs Conference (GAC) in February. As you may recall from my previous message, the NCUA announced anticipated reimbursements totaling \$753 million to federally-insured credit unions nationwide. The refunds are expected to be distributed in late 2018, and the total amount that Members First will receive – and donate – has not yet been determined.

Members First believes the best course of action is to use the funds to deal with issues happening right outside our doors. As mentioned previously, we plan to donate 100% of the NCUA refund to charities that are on the front lines helping at-risk youth, people struggling with homelessness and hunger, and organizations working to address the opioid crisis in Greater Manchester. We firmly believe that everyone, including our members, will stand to benefit from this. We plan to make additional announcements when the dividend amount is known, and when recipient non-profit organizations are identified.

Our hope is that McWatters' announcement in front of thousands of credit union leaders at the GAC will inspire fellow recipients to join us in committing to donate their refund to charities in their local communities. We know that this refund will have an even greater impact if others collaborate with us.

News of our pledge also piqued the interest of CUBroadcast, a credit union talk show offering a collection of informative, online video interviews of industry leaders and experts with some of the industry's finest innovators, ambassadors, and game changers. As soon as it's available, we'll be sharing a video clip of the interview with CUBroadcast's Mike Lawson and myself on our website.

Sincerely,

Bruce B. Leighton  
*President/CEO*