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¹Annual Percentage Rate (APR) accurate as of 10.1.19, subject to change without notice and based on credit history. APR based on a loan-to-value (LTV) of 80%, no Loan Level Price Adjustments (LLPAs) and loan amount of \$100,000 with 108 monthly payments of \$10.57 per thousand. Choose any number of months from 61 to 108.
²Annual Percentage Rate (APR) accurate as of 10.1.19, subject to change without notice and based on credit history. APR based on a loan-to-value (LTV) of 80%, no Loan Level Price Adjustments (LLPAs) and loan amount of \$100,000 with 168 monthly payments of \$7.36 per thousand. Choose any number of months from 109 to 168.
^{*}Additional rates and terms available. Monthly payments do not include escrow for taxes or mortgage insurance; actual payment obligation will be higher. Homeowners insurance is required. APR reflects 0.125% discount with automatic funds transfer from a Members First account as a payment method. Membership and credit requirements apply. Federally insured by NCUA.

VETRN

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their financial well-being, we were excited to help support veterans with the training they need to grow their businesses and achieve their long-term goals," said Lori Holmes, assistant vice president of marketing and communications.

Additionally, VETRN announced a partnership with the U.S. Small Business Administration, earlier in July, which included \$100,000 in funding for its Veteran Owned Small Business Growth Pilot Training Program. The Veteran Owned Small Business Growth Training program

equipped participants with the resources and networks necessary to grow their small businesses.

About VETRN


The VETRN program began in 2014 and has graduated more than 40 veterans with a mission to provide veteran small business owners and family members an opportunity, free of tuition, to attend a program in entrepreneurship that is being put on exclusively for veterans in order to provide them with the skills, resources, mentoring and networking necessary to grow their own

small business. VETRN has an exclusive arrangement with Interise, a large Boston-based nonprofit, to teach the nationally-recognized, award-winning "StreetWise MBA" program to veteran cohorts.

About Service Credit Union

Now the largest credit union in New Hampshire, with over \$3.6 billion in assets and 50 branch locations in New Hampshire, Massachusetts, North Dakota and Germany, SCU continues to serve its communities and provide a better future to our members. Visit servicecu.org.


Making a positive difference. One member at a time.



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- Kathleen V.

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Celebrating Members First Credit Union's 70th Year

After seven decades much has changed, but the fundamentals remain.

Managing to hit a 70-year milestone is no easy task for any business, but in the highly competitive financial services industry, it can prove to be even more challenging. Members First Credit Union attributes its success to a loyal member following, staying true to its brand promise, a bit of ingenuity, and an unwavering community spirit.

The credit union's motto, *Small enough to make a big difference*[™] truly speaks to this institution's brand and culture. They embody it so well in fact, they've entrusted a mascot to the task of carrying out the message. Affectionately named Mini Powers by employees, this pocket-sized financial superhero is ready to save the day. Whether defending your wallet, fending off fees, or rescuing your loan, this little champion packs a powerful punch.



This pocket-sized financial superhero is ready to save the day for Members First Credit Union members.

"We own the fact that we're a small institution and feel it gives us an edge over the competition," said Bruce Leighton, Members First President and CEO. "We don't operate a high-pressure sales culture and that's intentional. We want members to be informed enough to make educated choices so they feel good about their decisions at the end of the day. It's a formula we can be proud of and one

that our members appreciate. We want them to know we're here for them and that in the end, their financial well-being is what matters most."

And if you think because they're "small" they're inaccessible, think again. Members First has come a long way from the days of handwritten ledgers. With technology like mobile banking, remote check deposit, and online applications, members can manage their accounts and apply for a mortgage or auto loan from anywhere. And, since the credit union belongs to the CO-OP Shared Branching Network, there are branches all across the state accessible for those who prefer in-person interactions. Today, members who join but don't live or work near a Members First branch have access to over 5,000 participating credit unions and 30,000 surcharge-free ATMs country wide. There's even an app for locating them.

If you're looking for something different in a financial institution, Members First is big on innovation, too. *Refi-Rewards*[™], a one-of-a-kind auto refinancing program, pays members back a portion of the interest they pay on their loan every year. In fact, Members First paid members over \$20,000 this year. And the recently introduced *SuperFlex Mortgage* offers flexible mortgage refinancing in monthly terms. Try to find that at other institutions. "A little ingenuity goes a long way," Leighton said. "We listen to what members want, we put our thinking caps on, and we act. It's as simple as that."

As for making a big difference, it naturally extends beyond the credit union's brick-and-mortar and into the surrounding community. Using a reimbursement from the National Credit Union Administration (NCUA), combined with funds already earmarked for charitable contributions, Members First proudly gave \$170,000 to non-profit organizations in the Manchester area in 2018. And it didn't stop there. The credit union is well on its way to meeting a pledge to donate at least 20% of its 2018 net income to charity this year. They anticipate it will impact charitable giving by

approximately \$100,000, nearly matching the previous year.



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.

"We are confronted with significant issues that impact our community and our members," said Leighton. "I firmly believe that building stronger, healthier communities through support of non-profit organizations working toward the common good benefits everyone."

So, how does this credit union celebrate its 70th anniversary? Just like any other day. Simply by being small enough to make a big difference.

Membership is open to anyone living, working, or attending school in New Hampshire. Learn more at MembersFirstNH.org.

