

MARCH 31, 2025



Check out our new website!

We recently updated our website with a new modern look and navigation. You will still find information about us and our staff/board, as well as, the link to the online banking platform. It is still under construction but we welcome any feedback!

Upcoming Bank Closures

April 21: Patriot's Day
May 26: Memorial Day
June 19: Juneteenth
July 4: Independence Day

Staff:

David Casceillo
Jensen Fisk
Melissa Fisk
Rose Gundry
James Hadden
Susan Hadden
Angie Hagen
Cathy Sargent
Evelyn Sirois
Kelly Wunsch
Maud Cogliano—Consultant

Fraud Fighting Tips

If you're unsure about whether a caller is legitimate, ask them where they're calling from and tell them you will call them back. **DO NOT USE THE NUMBER THEY PROVIDE.** Do an internet search for their customer service number to make sure you're contacting their official number.

The IRS will not call you asking for personal information. Do not give this information out.

If a caller is making you feel rushed and like you need to act fast, this is a common tactic used by them to make you do something without thinking about it.

We're always here for fraud fighting guidance so don't hesitate to reach out to us before sending that money or purchasing those gift cards.

ANNUAL MEETING

You and your family are cordially invited to the Members 1st Credit Union Annual Meeting! It's not just a meeting, it's an afternoon of games and activities for both kids and adults, a smorgasbord of food and snacks, raffles and prizes, and our open ears to hear your input on the happenings of the Credit Union. We encourage you join us and ask questions, voice comments, or just hang out and enjoy the festivities.

WHEN: June 8, 2025 (specific start time tbd)

WHERE: Vernon Recreation Center, Pond Rd Vernon, VT



THE HEARTS TO SUPPORT GROUNDWORKS

We chose to help support the folks at Groundworks Collaborative by selling handmade ornaments. Great for a small gift or as tasteful home décor, our handmade hearts are for sale at the Brattleboro Food Co-op and here in our lobby. All proceeds go to Groundworks Collaborative to support their efforts to provide meals and nutrition to those in our community :)

Board of Directors:

Tamara Gray
Michael Delpriore
Judith Wisell
Lawrence O'Neill
Mona Williams
Bert Wilkins
Ed Hogan

Supervisory Committee:

Sheri Bolster
Amber Downing
Eydie Harvey

Office Hours:

Drive-Up Opens at 8:00am
Lobby Opens at 9:00am
We Close Mon-Wed at 4:00pm
Thursday at 5:00
Friday at 6:00pm

Members 1st Credit Union
Facebook.com/M1CUBrattleboro

Stay tuned as we establish our Instagram account to show off all the events and activities that we have upcoming!



Loan Types and Rates

New Vehicle Loans: as low as 2.99%*
Used Vehicle Loans: 5.99%*
Home Improvement Loan: 9.99%*
Unsecured Personal Loans: 15.00%*
VISA Credit Card: 10.9%*
Give us a call and talk to Angie for more options!

CURRENT CD RATES
\$1000 minimum deposit on basic 6 and 12 month CDs.

6 month CDs are 4.00% interest with a 4.07%*

12 month CDs are 4.5% interest with a 4.59%*

Rates subject to change
*annual percentage yield

Why your Credit Score is so important...

Here at Members 1st, we're all about helping you improve your credit picture. We don't base our loan approvals on your credit score and we want to help you **raise** your score. A higher score helps with lots of things. Apartment rentals, mortgage rates, and yes, especially what you pay for other credit (i.e. credit cards, store cards, auto loans). Maybe that lower score was caused by medical bills, student loans or for other reasons. We take that into consideration during our decision process.

And...be careful with **those online lending solutions or balance transfer offers**. They're out there for a reason. Most of them have an origination fee even though the rate might be favorable. That's how those lenders make their money. Those origination fees are instant income for them. Once you pay that fee you don't get it back even though you pay it off early. And if you don't pay off your balance before the offer is done you end up paying more money! See us **before** you sign up for one of these. Bring that offer in if you feel that this is the way for you to go. We'll review the offer, do the math and let you know how much you'll be paying in interest and fees.



LOST CARD?

If it's a weekend or after-hours and your debit or credit card has been lost or stolen, you can always call VISA Fraud at 833-933-1681 or Customer Service at 800-433-0505.

During regular hours please be sure to call our office at 802-257-5131. Even if it was just lost for a little while, it's always better to be safe than sorry. Be careful!

SCORECARD REWARD POINTS

Use those reward points that have accumulated on your credit card! You can even use them to get 50¢ off a gallon at the gas pump. (Check for participating stations in your area.) You can use up to 10 gallons at each fill-up. There are also a lot of other merchandise for which you can redeem your points.

Not registered?

- Go to **www.scorecardrewards.com**
- Register your card, (you will need the entire card number, exp date, and cvv code.)
- Select a user name and password. (Remember to write them down.)

Start shopping... Select different categories by points and interests (i.e. products for your home, for the garage, for her, for him, for kids) There's lots!

Use those points, you've earned them.

If you can't log in, **browse as a guest**. Click "**shop rewards**." Check out which products you want to redeem and you can call the request in. You'll need the **merchandise number** and the **number of points** to redeem. Call **1.800.854.0790**, stay on the line until a representative comes on the line. Tell them you want to redeem some points for merchandise and voila!

Our Online Banking has some great features:

Click on **Accounts** to see details of all the accounts on which you are a member.

Click on **Transfers** to do one time transfers and/or set up automatic transfers.

Click on **Cards** to access your debit card info. Set up alerts on your debit card, change limits, block, etc. For instance, you can get a text every time money comes out of your account.

Use **Settings** to change your address or label your different accounts. i.e. cruise account, tax savings. You can even set reminders and alerts for birthdays, loan payments, and more! Try those alerts.

Helpful Links will bring you to our newsletter, rewards, ezcinfo site and more.

REMOTE CAPTURE DEPOSIT

(AKA Mobile Deposit)

Did you know you can save yourself a trip to the credit union by taking a picture of your check to deposit into your account? You need a smart phone to do this and you must be signed up on online banking with our mobile app. You also need to call us to add that service to your account.

Another big bank service from your small credit union!

SKIP A PAYMENT AT NO COST TO YOU!

Did you know...Members are allowed a **Free Skip-A-Pay** for your unsecured loan or car loan once a year. That means you can skip your payment as long as you give us notice by filling out a form. This is especially handy during the holidays or if you know you will be out of work due to surgery or illness. More information and the application is available on our website. Click on "forms" and scroll down to "Skip-a-Pay"* You can also access it through the online banking.

- *Conditions apply - Outlined on Skip-A-Pay form*

