

MAR 31, 2024

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 www.members1cu.com



**DIG DEEP
 FOR LOCAL
 VERMONT FARMS**

Catastrophic flooding, extreme weather, and crippling rains have been devastating for Vermont's family farmers. More than 350 family farms were hit badly, suffering nearly \$45 million in losses collectively, and virtually all of them need help to recover in the 2024 growing season. Without that help an untold number may not be able to continue operations.

Dig Deep Vermont was established by a group of volunteers working with government agencies, state associations, and business leaders. This grassroots coalition is focused on raising funds to support local Vermont family farmers, all of whom play a critical role in our communities and state.

The fundraiser is organized by county so that neighbors can help neighbors, while also offering a general state fund which will supplement county campaigns.

Joe Bergeron, President of The Association of Vermont Credit Unions, is co-chair of this important endeavor. Members 1st Credit Union is proud to be affiliated with AVCU and this important cause.

Please visit <https://digdeepvt.com/donate/> to help.

We also collect monetary donations at the Credit Union. All donors will be entered into a drawing for a special prize!



Your Credit Card Balance transfer rate promo is back!! 3.99%apr* for the first 9 billing cycles and then it reverts back to our regular low rate of 10.9% apr* No transfer fees!

What's the rate on YOUR credit card?

*annual percentage rate

**ANNUAL MEETING
 DATE & VENUE**
 Save the Date!
 Sunday Afternoon, June 2nd.
 Vernon recreational Center
 381 Governor Hunt Road, Vernon, VT
 Noon to 4 p.m.
 Official meeting at 1 p.m.
 This is a family event.
 Food & games all day.

**Are you thinking of getting a new home?
 Let us help!**

**Members 1st
 Credit Union does
 conforming and
 nonconforming
 mortgages.**



We offer local decision making and will work with applicants that might have less than perfect credit. We also offer mortgages on properties that other lenders might not consider, like **Mobile Homes on Land, Mobile Homes in Parks and Land loans.** Our maximum loan amount is currently \$150,000.

Need more funds? Are you buying a bigger property? Need more years to pay it back? We also have a great referral service that does all kinds of mortgages. i.e. Conventional, FHA, USDA, VA, etc. Some with as little as a 3% down payment required. We can even do vacation homes.

Call Angie for more information

Make More POSSIBLE

Imagine the possibilities with our low balance transfer rate!

3.99% APR
FOR 9
MONTHS

When you transfer an existing balance to our credit union credit card between February 15, 2024 and May 15, 2024

Ask us about this special rate offer today!

Balance transfers completed 2/15/2024 through 5/15/2024 will receive 3.99% APR* for 9 months from date of transfer. After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact the credit union for complete details. *APR=Annual Percentage Rate

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OFFICE HOURS:

Drive-Up Opens at 8:00 am

Lobby—Opens at 9:00 am

We close Monday-

Wednesday at 4:00 pm

Thursday at 5:00 pm

Friday at 6:00 pm

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! Put an alert in.

Helpful Links will bring you to our newsletter, rewards, ezcardin-fo site and more.

LOST CARD?

If it's a weekend or after-hours and your debit card or visa has been lost or stolen, you can always call Visa at 800-433-0505 or for debit cards, 833.933.1681.

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!



APPS APPS APPS

Have you noticed how there are apps for everything now? You can get an app on your cell phone to do just about anything: manage your money, turn your debit card on or off, check your credit cards, meditate, identify plants, identify birds, check your calories... What a world we live in now.



*Like us on Facebook!
Check out our contests.*

HOLIDAY CLOSURES COMING UP:

**Monday
May 27
Memorial Day**

**Thursday
July 4th
Independence Day**