

JUNE 30, 2024

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www.members1cu.com



Annual Meeting at the Vernon Rec Center:

A fun time was had by all attendees. One third of the attendees were children! The food was wonderful and there was plenty to bring home afterwards. Activities included ladderball, cornhole, scavenger hunt, a piñata, and several other games. The board of directors met for their reorganizational meeting right after the annual meeting. The 2024-2025 slate of officers was re-elected in their same positions. The board meets every single month and reviews policies and financials and sets important goals for our credit union. All are volunteers and are not paid for their work. We should all be proud of our small credit union and all that it has accomplished in the past several years. We cannot do that without you, our members, and your loyalty.

Are you thinking of getting a new home?

Let us help!

Perhaps it's your first home or you're thinking of upsizing, downsizing or just looking for a new location? We have several options available for you.

Members 1st has a great referral program service that does all kinds of mortgages. i.e. Conventional, FHA, USDA, VA, etc. Some with as little as a 3% down payment required. 100% financing is even available under certain conditions. We can even do vacation homes.

Got a property that doesn't quite fit regular financing parameters? Members 1st Credit Union does conforming and non-conforming 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 under this program is currently **\$150,000.**

Whatever you're looking for, stop in and talk to us. You can get a preapproval under any program so you can start looking.

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", scroll down to "Skip-a-Pay." You can also access through the online banking. (and click on forms)*

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

2024 PRIVACY POLICY REMINDER

Regulations require that we notify you once a year about our privacy policy. This policy of Members 1st Credit Union is available on our website. You can access the policy by entering www.members1cu.com. This brings you to our home page. In the button section on the left select "about us." This brings you to another page. Then click on the Privacy Notice link on the left hand side. The link is also at the bottom of every page on the left hand side.

This notice is also available by mail by calling 1.802.257.5131 and requesting a copy.





Beware of anyone asking you to use your account to move money in and out. This is called being a **money mule**. Mules, are people, who at the direction of someone else, receive and move money obtained illegally. You could be opening your bank account to a thief and could be prosecuted for abetting a crime!

Also, be cautious about **grant opportunities** on Social Media (Facebook, Instagram, twitter, etc) Do not ever send them a copy of your drivers license.

REMOTE CAPTURE DEPOSIT

(Also called 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!

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, ecardinfo site and more.

10.9%* What's the interest rate on YOUR credit card? Members 1st Credit Union has a low rate for all our members. Limits up to \$10,000. Transfer your balances, no fees!

*Annual percentage rate

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.



OFFICE STAFF

Jensen Fisk
Melissa Fisk
Rose Gundry
James Hadden
Susan Hadden
Angie Hagen
Cathy Sargent
Evelyn Sirois
Lacy Slade
Kelly Wunsch
Maud Cogliano**
**consultant

BOARD OF DIRECTORS

CHAIRPERSON

Tamara Gray

VICE CHAIRPERSON

Michael Delpriore

TREASURER

Judith Wisell

RECORDING SECRETARY

Lawrence O'Neill

DIRECTORS

Mona Williams

David Cotton

Bert Wilkins

SUPERVISORY COMMITTEE

Sheri Bolster
Amber Downing
Eydie Harvey

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

HOLIDAY CLOSURES COMING UP:

**Monday
September 2nd
Labor Day**



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



**DIG DEEP
FOR LOCAL
VERMONT FARMS**