



Ask about our Secured Credit Cards for credit building! Perfect for establishing new credit and even better for building it up. Don't keep yourself in the dark, come ask us a question! We have the solutions for you at the lowest rate around :)

**Tips to prevent
 scams this
 holiday season**

Be wary of unsolicited social media messages

Scammers often request gift cards as they are untrackable and easily transferred electronically

Never give out personal information (birthdate, social security number, bank account/card numbers) to someone who calls you



Dear Members,

Our entire team which consists of staff, committee members and the board of directors hopes you all had the best of holidays.

The year 2024 brought about several changes in the credit union all of which were very good. We had a new director come in when David Cotton reluctantly stepped down after over 20 years of service. David's biggest pleasure was talking to members and people about the credit union and its roots in the printing industry. Our philosophy is a bit different from other lending institutions in the area and we're all proud of that.

We are now at pre covid staffing levels with the addition of David Casceillo and Melissa Fisk. Jenson Fisk and Jimmy Hadden also came in at the end of last year. Please come in and meet everyone when you have a chance.

We had another great annual meeting at the Vernon Rec Center where many families came and outdoor activities were enjoyed by all.

In September we had a reception at the Heart Rose Club for all the past directors of the board. Audrey Wilson was there to represent her husband who was on the very first board of directors in 1957! Many members had been in the Shriners Building for many events throughout their life. The Heart Rose Club now owns the building and has done a wonderful job of making a great venue for the area. Bill Harvey and David Cotton were both recognized for their many years of service. Bill had stepped down in 2023 and was replaced by Bert Wilkins. David was replaced by Ed Hogan.

The month of October brings International Credit Union Day. We started out the day inside with coffee, cider and donuts. Members of our team cooked different kinds of chili, cornbread, hotdogs and sweets for everyone to enjoy. Everything was set up outside and the weather cooperated.

It is truly gratifying to see a small local institution survive alongside bigger institutions in the area. The credit union continues to thrive and we could not do it without the support of our members and volunteers

Upcoming Bank Closures

- December 25: Christmas Day
- January 1: New Year's Day
- January 20: MLK Day
- February 17: President's Day

Staff:

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

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

CURRENT CD RATES

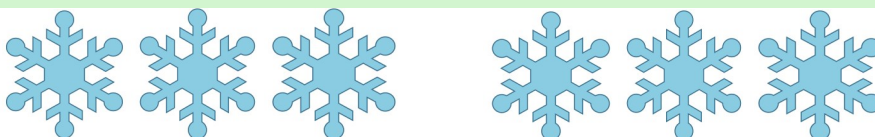
\$1000 minimum deposit on basic 6 and 12 month CDs.

6 month CDs are 3.75% interest with an apy of 3.81%*

12 month CDs are 4.25% interest with an apy of 4.33%*

Rates subject to change
 *annual percentage yield

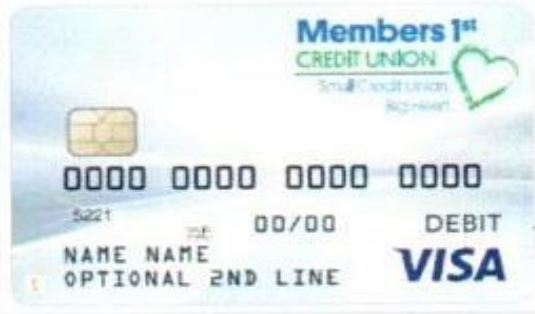
Have you "Liked" us on Facebook?
 This is a good way to get info on Members 1st Credit Union AND get in on the contests. We try to have a posting at least once a day.



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're 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, 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, ezcardinio site and more.

REMOTE CAPTURE DEPOSIT (AKA Mobile Deposit)

Did you know you can save your self 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.

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*



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

