

# THE HEARTBEAT

The Small Credit Union  
With a Big Heart

## Members 1st Credit Union

10 Browne Ct ~ PO Box 8245~Brattleboro VT 05304 (802) 257-5131 [www.members1cu.com](http://www.members1cu.com)

### THE CREDIT UNION DIFFERENCE

On Tuesday, July 18, five of our staff members went to Manchester, New Hampshire to go to the birthplace of American Credit Unions, founded in 1909. At the Credit Union, which is now a museum, we had a meeting which really discussed the importance of Credit Unions, and how big of a difference such a small state can make. Nationwide, only 6% of people use Credit Unions at their primary financial institution, while in Vermont, its 53% of our population. That's over half the state! So why is the percentage so low nationwide?

Many people think that Credit Unions are not as secure as banks, which is false. People are so used to seeing FDIC (Federal Deposit Insurance Corporation) and thinking that's what they need to keep their money safe, when Credit Unions have their own insurance, NCUA (National Credit Union Administration). Your money is as safe with us as it is anywhere else, if not safer. We want to work with you, to help you grow.

Another reason why people don't join Credit Unions, is because they think that they have to belong to a certain organization, and they don't realize that almost every Credit Union is community based. For example: for us, our field of membership has just expanded to the counties of Windham, Bennington, Rutland and Windsor in Vermont; Sullivan and Cheshire counties in New Hampshire and Franklin county in Massachusetts, as well as members of their immediate families.

Unlike banks, Credit Unions have all their decisions made in house *by our members!* Not from people being paid to make decisions, but by a volunteer Board of Directors who is voted in by *you!* These are people who, on top of their day job, take the time to come in and discuss the important matters of the Credit Union.

Something we saw at the museum really struck home, and it was a quote, or the very philosophy of every Credit Union:

***“Not for Profit, not for Charity, but for Service.”***

We aim to help our members in any way we can to help to get you on your feet again. Typically Credit Unions have higher savings rates and lower loan interest. We want to take the time to help you with whatever your financial needs may be, we want to get to know you as a person and as a part of our community. We named ourselves Members 1st Credit Union because the members needs are always what come first.

So next time you are with your family or friends, talk to them about the difference a Credit Union could do for them. For example, with some large banks for simple checking, it's almost \$6.00 per month, whereas here it's free with direct deposit, or \$3.00 a month without direct deposit, and our savings accounts are always 100% free! If we have said it once, we have said it a million times- we love our members.

What does the Credit Union Difference mean to *you?*

JULY 2017

### OFFICE STAFF

EVELYN SIROIS CEO  
Judy Wisell  
Gretchen White  
Kelly Wunsch  
Megan LaFlam  
Susan Hadden  
Dorothy Goldy  
Skyla Harvey  
Linda Carta  
Deborah Jutras

### BOARD OF DIRECTORS

CHAIRPERSON  
Betty Chamberlin  
VICE CHAIRPERSON  
Bill Harvey  
TREASURER  
Judith Wisell  
DIRECTORS  
David Cotton  
William Duggan  
Steve Clark  
Tamara Gray

### SUPERVISORY COMMITTEE

Kathy King  
PJ Braun  
Sheri Bolster

**OFFICE HOURS:**  
Drive-Up Opens 8:00  
Lobby Opens at 9:00  
We close Monday-  
Wednesday at 4:00pm  
Thursday at 5:00pm  
Friday at 6:00pm



## FRAUD

Beware! Recently many local Institutions have been faced with an overloading amount of fraud. We would like to make you aware and help with some helpful tips to help with this ongoing epidemic. We cannot stress enough how important it is to view your accounts frequently and always keep an eye on your transactions. Most of all, **PROTECT YOUR CARD!** The Credit Union has RFID cases for protection against "skimming". If you ever have a question about your transactions please contact us immediately.

Please know that you are always in good hands at Member's 1st Credit Union,

"The Small Credit Union With The Big Heart."



## SUNS OUT, CARDS OUT!

Summer is upon us, and with summer brings travel- domestic or abroad. Don't forget to stop in and notify your Credit Union when you're traveling and where you will be using your Visa or MasterCard. Also keep in mind of your ATM and point of sale preset daily limits. If you need to buy airfare and/or hotel stays that exceed your limit, please call or stop by. Sudden changes in where your card is being used triggers alarms with our processors, and can cause your card to be shut off. Be sure we have an updated phone number for you as well in case we have to give you a call! Save a headache-notify us!



## WE'VE GOT MAIL- IT COULD BE YOURS!

We have a lot of returned mail, and have a lot of addresses and phone numbers we need to update. Please call or stop in to double check your information, or you can go online and fill out a "Change of Address" and mail or fax it back to us (see our information on the front).

1. [www.members1cu.com](http://www.members1cu.com)
2. Products and Services
3. Top left corner has in blue: "Forms/Applications"
4. Then "Change of Address"

We could be sending you very important information, so please make sure its current!



## E-STATEMENTS

Members 1st has been offering e-statements for years now, opposed to the paper statements you receive in the mail. We still have e-statements, and they are available through your online banking. If you would like to sign up for online banking, please feel free to stop in, sign a form, and we will get you on your way!



## GIVE AWAY!

We are having another give away! Coming soon, we will be having our annual backpack give away to our youngest members! Please stop in for a chance for your child to win!



Effective September 1<sup>st</sup>, Members 1<sup>st</sup> Credit Union will increase the NSF (non sufficient funds) fee to \$25.00.