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SEPTEMBER 30, 2026



THE HEARTBEAT

INTERNATIONAL CREDIT UNION DAY.

Thursday, October 15, 2026

This year's theme:

"A Steady Signal in a Noisy World"

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a "people-first" philosophy that impels them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 400 million members across the globe. On Thursday, October 15, 2026, join credit union and financial cooperative members around the globe in celebrating 78 years of International Credit Union Day®.

Visit us at Members 1st Credit Union and celebrate with your fellow member owners!

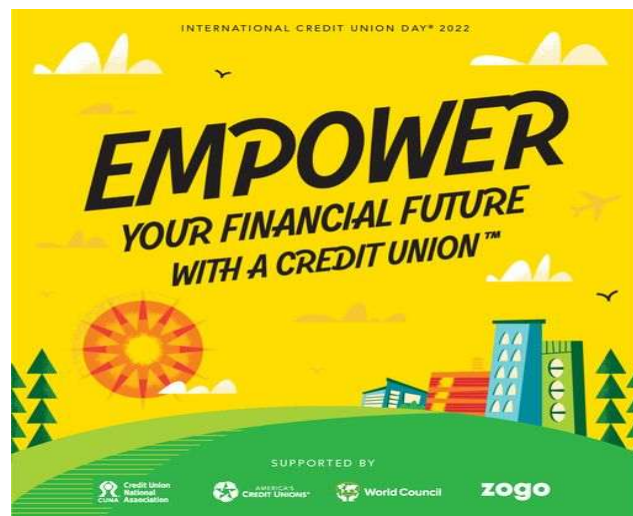
This year we'll be having food all day in the lobby. Apple cider donuts and coffee in the morning. Chile and hotdogs in the afternoon. And, of course, lots of sweets.

Apples and donuts and more, oh my!



Leaner times are coming! Fuel costs are up, food costs are up. It seems that nothing is stable in prices these days. We're all worried about what to pay, when to pay it and how to pay it.

For this reason, it's important to keep your credit history good so you can get future credit when you need it. A lapse in credit or a significant decrease in credit score can affect the prices on insurances, store cards as well as credit cards. Our rates at Members 1st are not based on your credit scores but many places do base your rates directly on your credit score. So keep that credit in good standing so you don't have to work even harder to get out of a credit jam.



Have you checked out our new website and our great rates? www.members1cu.com

Have you downloaded our wonderful APP? Go to your app store, search for members1cu in Brattleboro. Make sure it's our logo)

You log in with the same credentials as online banking.

Voila! It's so easy.

International Credit Union Day is Oct. 15.

OFFICE STAFF

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Melissa Fisk
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Susan Hadden
Angie Hagen
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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

2026 Holiday Closures:

Monday, October 10, Indigenous Peoples
Day/Columbus Day
Wednesday, November 11, Veterans' Day
Thursday, November 26, Thanksgiving Day
Friday, December 25, Christmas Day

Scam prevention tactics

We can't avoid them all but here are some helpful hints to help spot and prevent attacks on our personal lives and accounts.

From AARP Bulletin....September/October 2026 Issue, No. 64

Emotional Triggers plus isolation equals manipulative controls. This is just one method that scammers use to get your money.

Five emotional states that scammers exploit:

---Craving love and companionship. (romance scams)

---Desire for financial security or a big win

---Concern for family members or pets.

---Fear of legal trouble or financial loss

---Need for purpose and Excitement.

The article (on page 30) goes into detail about how and why these scams work.

Three ways to help Prevent Criminals from exploiting You.

Take a Break.....Any time you receive an out-of-the-blue communication that makes you feel a strong emotion, you need to pause and reset.

Tell Someone......When you are contacted by someone who wants you to keep their communication secret, that's sign you should reach out to a person you trust who can offer a reality check.

Don't Overshare Online......Criminals will find personal details about you on social media and exploit them to create a bond. This article recommends changing your social media settings to private. NOW! Only people you truly know in real life should have access.



Did you know our credit card rate is only 10.9% apr*? Regardless of your credit score. That's right, we don't base our rate on your credit score.

*annual percentage rate.

Sometimes it's hard to get to the credit union to make a payment or a deposit. Not to worry, download the app and get the remote capture feature added to it. Take a picture of the check, follow the prompts and you're all set. Call us for more info.

