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www.members1cu.com

MAR 31, 2026



THE HEARTBEAT

**Look for our new website.
We've got a brand new appearance but
with all the same information and
forms you need.
We'd love to hear your feedback.
Same web address:
www.members1cu.com**



Are you feeling the crunch of your winter bills? Does it all seem overwhelming? Consider using your assets to help you out. One of these is the equity in your vehicle or your home. Pay off those bills and combine the payments into just one. Breathe a little easier for a while and catch up on things. Call Angie or Evelyn for more info.

Mark your Calendar! MEMBERSHIP APPRECIATION PICNIC

June 14 noon to 4 p.m.

Vernon Rec Center, Vernon, VT

Join us for our 69th annual get together at the Vernon Rec Center. We have events for the whole family. Lots of food, family, friends, and FUN! Short business meeting with a review of last year's minutes and election of officers. Each year we also give out many gifts and prizes from us and area merchants. Bring your family and come party with us.



SAFEGUARD YOUR MONEY AND YOUR INFO.

Members 1st Credit Union will never ask for your card number or pin via telephone. Call us if you ever get a call like this. Our fraud protection department will ONLY ask "did you do this transaction." Answer yes or no. Period.

In this day of scams be careful. If it sounds too good to be true, it's probably a scam. Check out online sources for ways to protect your money and your name.

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 fill out personal data or send them a copy of your drivers license.

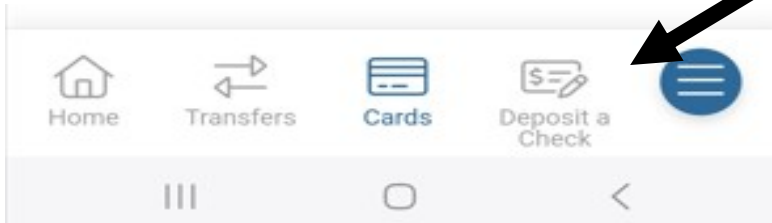


REMOTE CAPTURE DEPOSIT

(Also called 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 for 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!



Did you know you can also turn your debit cards on and off with your app? It's easy.

Use those options on your app to make your life easier. Turn it off when you're not using it and turn it on when you need to.



SAVING THOSE COINS CAN ADD UP. WE'VE GOT A COIN MACHINE.*

FOR MEMBERS ONLY. NO FEE!



Self enroll Online banking

Go to www.members1cu.com

Click on Online Banking icon at the top left corner of the page. This will bring you to the log in site and you can select "self enroll." You'll need a mobile phone or an email registered here at the credit union so the system can verify your account. Call us if you need more info. The enrollment process is a little long but remember this is to verify it's you and the system is protecting your money. After you're set up online you can download the app for your smart phone. Same login credentials, same great features. You can also self enroll on the app without having to enroll on the website.

OFFICE STAFF

David Casceillo
Jensen Fisk
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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, May 25, Memorial Day

Friday, June 19, Juneteenth

Friday, July 3, Independence Day

Recent rate cuts have not affected our credit cards and consumer loan rates because we already have low low rates! Consider getting a Members 1st credit card with a low rate of 10.9% apr*. We offer many transfer balance promotions throughout the year which have no transfer fees.

What's the rate on YOUR credit card?

HELOC loans have adjustable rates which could change as of July 1, 2026.

***annual percentage rate.**