

DEC 31, 2025



Our year in review:

Members 1st participated in many community projects by donating funds and time. Some of these include Brattleboro Parks&Rec, Caleb's Cherubs, Newbrook Fire & Rescue, Sunrise Rotary scholarship fundraisers, & Groundworks. We also participated in several school and employer financial health fairs. All of these have helped to increase awareness of our small credit union. We did this with the participation of our employees, directors, and members. There are already many projects and functions planned in the coming year. We look forward to seeing you at some of these events.

Our low income business model allows us to continue to offer low interest rates for loans and higher dividends on investments for our members. As of this printing, we have grown about 1.3 million in assets. This carefully controlled growth has been the result of the Board's careful scrutiny of our policies and practices. All of these help our members achieve their financial goals.

In 2025, we lost 2 important past employees: Judy Wisell and Kelly Wunsch. Judy was a past director and CEO who was involved with the credit union for over 15 years. She was serving as the treasurer of the Board. She was well known in the entire Brattleboro community throughout her entire work history. Kelly was a part-time employee for over 15 years. She helped members with resolving debt issues and was also part of the donations selections that we did every month. Both will be sorely missed.

Bill Harvey has been appointed as director until the next annual meeting. Bill was on the board for over 20 years before he retired. We are all grateful he is able to step in temporarily.

As we close out another year, we want to extend our deepest gratitude to you—our valued members. Your trust and partnership have been the foundation of everything we've accomplished together in 2025. From helping you reach your financial goals, to supporting our community, every success has been a shared one. Here's to a bright and prosperous 2026, filled with new opportunities and continued growth—together.

Happy Retirement to Joe Bergeron!

Joe Bergeron has worked diligently for Vermont Credit Unions for 47 years.

In his role as chief executive of the Vermont Association of Credit Unions, he has "seen a lot of changes in the industry but the credit union philosophy and commitment to advancing the financial well being of Vermonters in a cooperative manner" remains the same. Joe also served on the board of Tricorp Federal Credit Union almost continuously since 1986. He was also active in several of Members 1st functions and played a big part in our continuing success.

We wish Joe a happy retirement.



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.

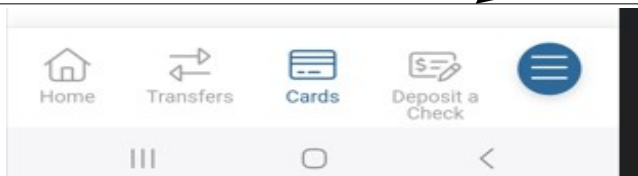
What's the rate on YOUR credit card?

**HELOC loans have adjustable rates which will change as of January 1, 2026.
*annual percentage rate.**

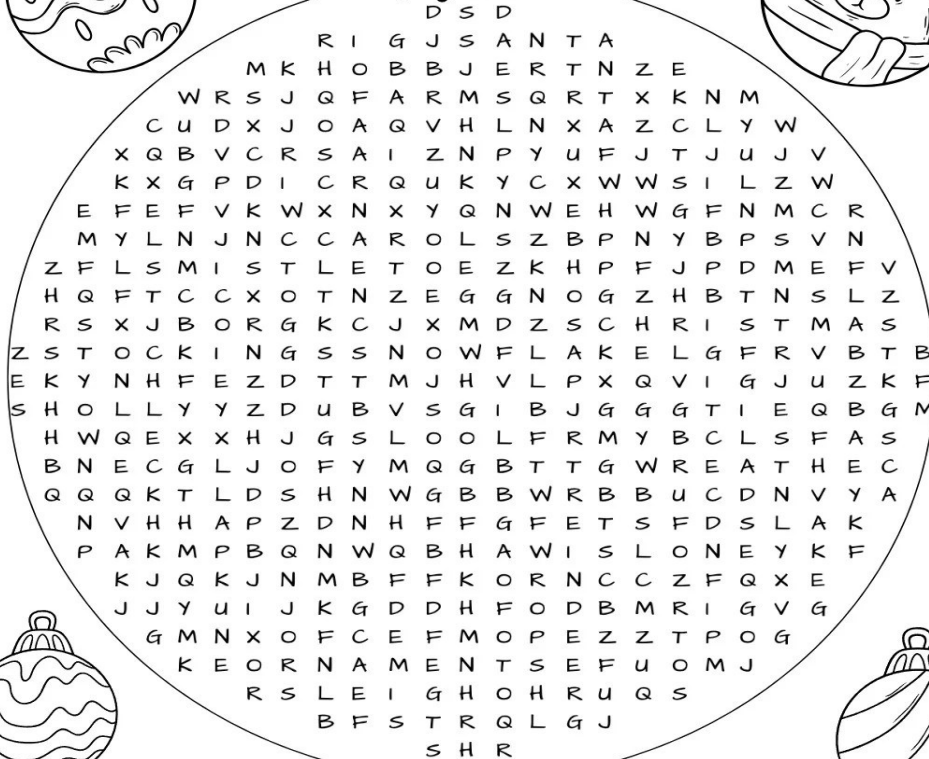
Send us a deposit with your phone!

Save time, money, and gas by making your deposits or payments through the mobile app!

**Call us and we can add the feature on your smart phone app. It's easy and _____
it's free!**



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Angie Hagen
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Maud Coglianor**
**consultant

BOARD OF DIRECTORS

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SUPERVISORY

COMMITTEE

Sheri Bolster

Amber Downing Ripa

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

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. It's a little long when you enroll but remember this is to make sure 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.

2026 Holiday Closures:

New Year's Day Thursday, January 1
Martin Luther King Day Monday, January 19
President's Day Monday, February 16

Moving? Moved? Let us know! If you're getting this from "forwarded mail" then let us know!

Often we get mail back and if we don't hear from you there are return mail and/or dormancy fees incurred on your account balance. We don't want to do that! If you're reading this newsletter online make sure we have your current address. Also, if you move and still have the same P.O. Box address, it's