A NEW Members 1st Online & Mobile Banking System is COMING SOON!

In an effort to better serve our members, we will be introducing a new online and mobile banking system later this year. As always, you will be able to view your accounts, pay bills, transfer money, order checks, look at your monthly statement and apply for loans.

What’s different? The look and feel will be updated and new features that members have requested will be added to provide more convenience for you. These new services will be more user-friendly, allowing for improved navigation and less clicks, enhancing your online banking experience.

You’ll be hearing much more about the changes over the months ahead. In the short term, here are some actions you can take to ensure a smooth transition to your new services.

Log onto Members 1st Online and review your email address and phone number(s). This information can be found under the profile tab. If anything is missing or incorrect, simply click the “update” button and enter the correct information. Having your current email and phone number is essential for your first login to the new service.

We’ll be sharing more details in future editions of Avenues and we encourage you to watch your online banking announcements. You can also visit our website for updates (www.members1st.org). These communications will give you an opportunity to preview the upcoming changes to online banking and prepare you for what you’ll need to do.

As with any new service, there will be change. We ask for your patience and preparation while we continue efforts to debut your new online and mobile banking services and as we respond to your electronic services wants and needs.
A WORD FROM BOB
Renew your personal financial outlook this spring

Can you believe it’s May? I’m ready for warm weather, barbeques, and time to enjoy the outdoors. It’s also the time of year when a lot of us get into the thick of things with our spring cleaning, remodeling plans, vacation details and anticipation of the kids being home for the summer.

With springtime being a time of renewal, it may be a good time to think about a financial rebirth. When was the last time you really looked at your financial big picture? Your weekly or monthly budgets may be working for you, but I’ll bet there are a few things you could consider tweaking to your benefit.

If you are looking to make clean, fresh starts or get an in-depth view of your overall financial picture, start by looking at your credit report. Visit www.annualcreditreport.com. Give it a thorough review and make sure everything is accurate.

Are you in a situation where you are looking to improve your overall financial well-being but have experienced a tough time due to job loss, divorce, unexpected bills or other similar life situations? It may be to your benefit to talk to a GreenPath counselor. Our partnership with GreenPath offers assistance with financial counseling, debt management plans, credit report reviews, housing and foreclosure issues and more. In addition, GreenPath offers BudgetSmart, a easy-to-use budgeting tool that helps you establish a budget, track expenses and more.

Are you looking to make some improvements to your home? When you do, you are increasing your home’s value. Simply by installing new energy efficient windows and doors, a new roof or siding, updating appliances including your furnace or doing some general remodeling, you are making a wise investment that could pay off down the road when you sell. We have two incredible low rate home equity promotions available to you to help you with those expenses.

If you’re looking to move or build a new home, let us pre-approve you for a mortgage so you know exactly how much home you could realistically afford. If that’s not an option, we could work with you to see what kind of refinancing options are available for your individual situation to help you lower your mortgage payments.

Maybe you’re still feeling the effect of the holidays and all of those not-so-great credit card offers? Instead of writing check after check for bill after bill, reduce your clutter with a debt consolidation loan or transfer your high interest balances to our VISA Credit Card. Tying all of these loose ends together may save you money in the long run and you’ll end up having to only make one payment each month instead of several. If you have had some personal financial issues and have had difficulties establishing or re-establishing credit, talk to one of our associates about our new VISA Platinum Secured Credit Card. More information is offered in this issue on page 5.

Keep in mind that there’s no substitute for paying yourself first. Even if you don’t have $500 to open a certificate account, consider using a Vacation Club Account, Holiday Club Account or Supplemental Savings Account. Use your tax refund to consider setting up an emergency fund, pay down credit card and loan debts or open a retirement account.

Is your family celebrating a high school or college graduation this year? High school graduation often brings with it the need to cover a fall college tuition bill. Our Student Loan staff would be happy to assist you with the ins and outs of financing educational expenses. College graduates can benefit from our First Time Car Buyers loan, a program tailored to individuals who are graduating with a four-year degree, a two-year degree or are graduating from trade school, junior college, community college or nursing school or who may be a graduate student.

As nature bursts into full bloom all around us, remember that it’s easy to go green and see some green in your wallet – save money and time by paying your bills online, using our mobile banking application, and signing up for eStatements. You’re going to hear us talk a lot about that in the months to come. When you use these convenient services, you have access to your account anytime, anywhere.

When we think spring, we think of this being a great time of year to renew your personal financial plan, goals and budget. Don’t ever forget that you can always turn to the Advice Guys here at Members 1st to assist you.
Tips to Help You Save on Auto Insurance
By Lisa B. Richardson | CISR Operations Manager | Members 1st Insurance Services, LLC

Purchasing the auto insurance that is right for you can be confusing, especially for first-time buyers. By learning the basics on how to get the most for your money, you can save on your auto insurance and feel confident that you have adequate coverage. Members 1st Insurance Agency offers these tips to lead you in the right direction when you purchase your car insurance.

• **BE A SAFE DRIVER.** Drivers with good driving records can save as much as 60 percent over drivers who cause accidents.

• **ENROLL IN A DRIVING CLASS.** Drivers who complete a state-approved defensive driving course or drivers under the age of 21 who take a driver training course could qualify for savings.

• **BUY A CAR THAT INCLUDES SAFETY FEATURES** such as anti-lock brakes, alarms or other security features, airbags and automatic seat belts.

• **CHOOSE A HIGHER DEDUCTIBLE** (the amount you pay before your insurance policy kicks in), which can mean paying less for your policy.

• **ELIMINATE UNNECESSARY COVERAGES.** If you drive an older car with little cash value, consider eliminating “collision” or “comprehensive” coverage, which pays for damage to or theft of your car.

• **INSURE MORE THAN ONE CAR WITH THE SAME COMPANY** and you may be eligible for savings.

• **INSURE YOUR CAR AND HOME WITH THE SAME COMPANY.** You could save money if you have more than one type of policy with the same insurance company (for example, an auto policy and a homeowners policy). The more good business you give the company, the more valuable you are as a customer.

• **LOOK FOR LOW-MILEAGE DISCOUNTS** if you car pool or do not put a lot of miles on your car annually.

• **CHECK FOR STUDENT DISCOUNTS,** such as a good student credit for maintaining a B average or if a driver in your household is living away at school and not driving as much.

• **BUY A SAFER CAR** that will cost less to repair and less to insure. Check crash-test reports, repair records and manufacturer recalls of any car you are considering. A consumer protection magazine can be very useful or check car sites on the Internet.

Your fixed rate loan rate may vary from what is advertised on our rate sheet as your interest rate will be based on your credit history and current credit report. With Member Loyalty Rewards, you could also qualify for a discounted rate.

We look forward to helping you experience fun adventures and create great memories in your new RV. Visit www.members1st.org for more information or call our Loan Center at (800) 283-2328, ext. 6040.
Free Seminars
For directions, visit members1st.org. Click “locations.”

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**FIRST TIME HOME BUYERS**
Seminar provides an overview of the home buying process and types of mortgages available. Perfect for the first time buyer!

- Wednesday, July 10
- Wednesday, September 9
- Wednesday, October 9
  6-8 pm

Administrative Headquarters
5000 Louise Drive, Mechanicsburg
Presented by our Mortgage Services Department
RSVP: (800) 283-2328, ext. 6026

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**HOME CONSTRUCTION LOAN**
Seminar reviews the criteria for obtaining a loan and how the process works.

- Wednesday, July 17
- Wednesday, October 16
  6-8 pm

Administrative Headquarters
5000 Louise Drive, Mechanicsburg
Presented by our Mortgage Services Department
RSVP: (800) 283-2328, ext. 6026

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**FINANCIAL AID**
Seminar presents information about various types of financial aid available for students and parents and reviews the financial aid application process.

- Thursday, June 6
- Thursday, August 22
- Thursday, November 7
- Thursday, December 12 (FAFSA)
  6-8 pm

Administrative Headquarters
5000 Louise Drive, Mechanicsburg
Presented by Tiffanie DeVan, Student Loan Administrator
RSVP: (800) 283-2328, ext. 6017

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Additional seminar dates are posted on www.members1st.org. Click “News and Events.”

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**Clean Up Discrepancies on Your Credit Report**

Monitoring your credit report is probably one of the most proactive moves you can make concerning your finances. A poor credit rating can affect everything you do - from applying for a loan to landing your dream job - so it is important to keep tabs on your credit activity and make sure all the items listed are accurate.

How do you to this? Each year you are entitled to a free copy of your credit report. AnnualCreditReport.com is a centralized and secure service for consumers to request free annual credit reports. It was created by the three nationwide consumer credit reporting companies: Equifax, Experian and TransUnion.

If you find discrepancies on your credit report, contact the creditor regarding the dispute (their contact information will be listed on the report). Sometimes this can be handled online; other times you'll need to contact them in writing. Either way, make sure you keep thorough notes until the dispute is rectified.

Additionally, be cautious of any companies that offer to help you repair your credit for a fee. Often times the error is simply an oversight and can be quickly cleared up by you - for free.

Favorable credit history doesn't happen overnight, but by taking care of your credit, over time you will establish good credit history. Remember, you can get a free copy of your credit report every year. To order yours now, call (877) 322-8228 or visit www.annualcreditreport.com.

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**Staying Safe When Using an ATM**

Every day, millions of ATM transactions are carried out successfully, without any issues or interference by criminals and fraudsters. However, there are times when they do occur. Don’t let convenience replace common sense when using an ATM. Here are some tips for protecting yourself while utilizing an ATM:

- **Use ATMs that are familiar to you whenever possible. Otherwise, choose well-lit, well-placed ATMs where you feel comfortable. Always scan the surroundings for suspicious-looking individuals and avoid secluded or hidden ATMs.**
- **Avoid ATMs which have messages or signs fixed to them indicating that the screen directions have been changed, especially if the message is posted over the card reader. Financial institutions and other ATM owners will not post messages directing you to specific ATMs or advising you to use an ATM which has been altered.**
- **As you approach the ATM, have your card ready in your hand so that you don’t have to open your purse or wallet while waiting in line. Have your cell phone with you, just in case a situation would arise.**
- **Follow the ATM directions carefully, especially if you’re using the machine for the first time. If you become suspicious for any reason while using it, hit “cancel,” take your card and leave.**
- **While you’re using the ATM, stand directly in front of it to ensure transaction privacy. Shield the screen and keypad with your body to prevent others from seeing your Personal Identification Number (PIN). Avoid letting anyone you don’t know stand too close to the ATM (also known as “shoulder surfing”). If necessary, pretend you forgot something and leave.**
  - If your card gets jammed, retained or lost, or if you experience any type of interference at an ATM, call us immediately.
  - As soon as you are finished with your transaction, take your cash, card and receipt and leave. Don’t stand at the machine and count your cash. Stick the items in your pocket/purse and count it in your locked car or in a secluded location.
  - Don’t keep your PIN with your ATM card and do not write it on the card. Memorize it and do not share it with anyone. Change it periodically and inform us immediately if you think it may have been compromised.
  - Keep all receipts from ATM transactions and check your account balance and account activity regularly. It’s also helpful to always be aware of how much money you have in your account. Notify us of any discrepancies or unauthorized transactions immediately.

We want you and all of our members to feel safe and secure when using an ATM. The key is to stay aware and not be distracted. If you have any questions or concerns about ATM safety, please call our Loss Prevention and Security Services Department at (800) 283-2328, ext. 5202.
VISA Platinum Secured Credit Card

By James Heile, VP Consumer Lending

I’d like to announce our newest product – the VISA Platinum Secured Credit Card! Over the years, many of our members have requested assistance in establishing or rebuilding their credit. This credit card is the perfect solution for members who may not have previously qualified for an unsecured credit card, but may need to conduct specific card-related transactions (ex., purchasing airline tickets, renting a car, or checking into a hotel). It’s also a great option for a student looking to build credit history or an individual who is working to start over after some challenges.

With the VISA Platinum Secured Credit Card, the cardholder deposits a specific amount of money ($500 - $2,500) into a VISA Secured Savings Account. The funds in this account are frozen to secure the line of credit, meaning that your line of credit is equal to the balance in this special savings account. Unlike pre-paid or debit cards, our VISA Platinum Secured Credit Card will report all account activity to the three major consumer reporting agencies to help establish or rebuild credit.

The VISA Platinum Secured Credit Card offers easy payment options, online reporting through Members 1st Online (home banking) and eZCardinfo.com, eStatements, VISA V.me Digital Wallet & Alert Management services, Verified by VISA, Zero Fraud Liability Protection and worldwide acceptance at millions of VISA participating merchants. We even offer cardholders a 24-month graduation program that (if applicable) allows the cardholder to be upgraded to a non-secured VISA Credit Card based on creditworthiness.

We realize that this may not be the best option for everyone, but we’re pleased to be able to offer this VISA Credit Card product for those in need of support.

Student Choice Certified Undergraduate Private Education Line of Credit

Financing an undergraduate education becomes more costly each year. Unfortunately, there are often gaps left between a student’s aid package and the actual cost of a college education. With the Credit Union Student Choice Certified Undergraduate Private Education Line of Credit, you can find the financing to help fill in the gaps that remain after you know where you stand with all of your grants, scholarships and federal student loan alternatives. Our program has no loan origination fees.

Simply apply through us. To qualify, you must be 18 years of age or older and enrolled more than half-time in a degree-granting program. Currently, this line of credit assists primarily with undergraduate loans and is available only for certified schools. You must be a primary member of our credit union with an account in good standing and a co-borrower is highly recommended. The minimum loan amount is $1,000 and the aggregate maximum is $75,000. The terms are 20 years for loans under $40,000 and 25 years for loans over $40,000. Repayment begins at the end of the grace period, which is six months after the date of graduation or separation.

If you have any questions, please contact Tiffanie DeVan, our Specialty Loan Administrator, at (800) 283-2328, ext. 6017 or email devant@members1st.org.

Special Events

SATURDAY, SEPTEMBER 21

Rossmoyne Business Park

9 a.m. Registration
10 a.m. 5K Run & Walk

Join us for a pleasant run or walk through the Rossmoyne Business Park with food, prizes, and fun in support of Children's Miracle Network at Penn State Hershey Children's Hospital with a chance to win a Kindle Fire!

ONLINE REGISTRATION
www.parunners.com

Pre-registered runners will receive a short-sleeved tshirt. Shirts are not guaranteed for registrations received after September 14. Please register early, as race-day quantities are limited.

5K RACE AMENITIES
• Professional race chip timing with accurate real-time results
• Chance to win a Kindle Fire*
• Door prizes
• Pulled-pork barbeque after the race
• Support children across Southcentral PA by giving to Children’s Miracle Network

QUESTIONS?
5KRunforKids@members1st.org
(717) 506-5433

*Members 1st associates and their family members are not eligible to win the Kindle Fire.
DON’T GET HOOKED BY PHISHING

Identity theft is one of the fastest growing crimes in the United States. One of the sinister techniques that thieves use to steal your identity is called phishing. It’s a practice that online fraudsters use to “fish” for confidential passwords and financial data from the “sea” of Internet users via email. Phishing has two major components:

- Spoofing occurs when thieves create a near exact replica of an existing website.
- Spamming occurs when you receive unsolicited email (junk mail). A typical email might tell you that you need to update your Members 1st checking account information. The email would contain a link that when “clicked,” would take you to the spoofed website where you are asked to provide some personal and financial information. As soon as you enter this information, the identity thief has access to it.

Phishing occurs when identity thieves use spoofing and spamming to lure you into providing personal and financial information on the Internet.

WHAT CAN YOU DO?

- Delete unrecognized email messages and don’t download attachments or click on links that are included in the email.
- Don’t send personal or financial information via email.
- Make sure that you are on a secure, encrypted website before entering personal or financial information. You can usually determine if a site is secure because the designated URL will begin with “https” instead of “http.” The added “s” indicates that it’s a secure site. Also, look for the closed padlock at the bottom of your screen, which specifies that the site is secure.
- Use anti-virus software on your PC or laptop and keep it updated.
- Consider adding a firewall to your computer, especially if you use broadband service.

PROTECT YOUR PETS

We can help you care for your cats and dogs with Petplan®, which covers prescription medication, lab tests/other diagnostic testing, scans, surgery, and even cancer treatments and after-hours treatments. For a free quote, visit www.GoPetplan.com and enter promotional code SUB0109C for a 5% premium discount and an additional 5% discount for buying online.

HOME EQUITY LOAN

Thinking of making some HOME IMPROVEMENTS?

If you’ve built equity in your home, we may have just what you need to make those upgrades you’ve been dreaming of. Thinking of remodeling, making your home more energy efficient or updating your roof? You can borrow up to 100% of your home’s equity with a fixed rate Home Equity Loan or a variable rate Home Equity Line of Credit (HELOC). There are no prepayment penalties, points or closing costs and we provide quick decisions.

Apply at www.members1st.org, at your local branch or by calling (800) 283-2328, ext. 6040.

*APR = Annual Percentage Rate. Minimum loan amount is $25,000 with $10,000 in new money. Maximum loan-to-value is 100%. This promotion is for owner-occupied primary residences only. Consult your loan officer for rental property rates. Your rate may differ from what’s listed and will be determined by your individual credit profile and your home’s available equity by appraisal. Other conditions or restrictions may apply. Rates are subject to change without notice. Additional rates and terms are available. The estimated monthly payment on a $30,000 5-year loan with an APR of 2.99% is $538.93 with an LTV of 70%.

**APR = Annual Percentage Rate. Home Equity Line of Credit (HELOC) promotional rate of 1.50% APR is available on all new money advanced for a 6-month period of time from the date of the first advance. The HELOC permits borrowing up to 100% of the available equity in a primary residence (excludes rental properties). Minimum of $200 in new advances. Any principal payments will be applied to promotional balance first. Regular home equity line of credit is based on Prime Rates published in the Wall Street Journal on the last business day of the month plus a margin based on credit worthiness with a floor of 3.99%. Maximum rate of 18%. This promotional annual percentage rate will automatically terminate at the end of the promotional period. No notice to borrower required. Other restrictions or conditions may apply.

We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act.
As we head into wedding season, couples around the country are busy making final preparations for their big day. Still, most will neglect to address a significant issue that could have long-standing repercussions in their marriage - the “money talk.” Having a serious talk about money matters with your spouse-to-be is essential, financial experts and marriage counselors agree. But the majority of couples put it off or avoid the subject altogether.

“So much of marriage stress is created unnecessarily because of a reluctance to discuss money,” said Barry Paperno, consumer education manager for FICO, the credit scoring company. “Knowing and understanding each other’s financial histories, spending patterns and current credit status is going to determine much about your future together.”

Considering that money is among the leading causes of marital discord and divorce, preparing for the financial aspects of your union could be well worth the time and effort. If you’re already married, and finances cause tension in your relationship, this article may help start the dialogue that brings about a workable solution.

**TALKING ABOUT MONEY ISSUES**

- Start with some personal reflection. How was money discussed and handled in your family? Many of our financial habits and attitudes about spending and saving are shaped in childhood. What was beneficial, and what would you like to do differently in your marriage?
- Take a “financial compatibility” quiz online (www.debtsmart.com or www.calkpca.org). Use the exercise not to argue, but to identify potential hotspots you will need to work on.
- Be open about your financial situation. Before the merge, it’s important to fully disclose your current financial standing: how much you earn, the balances of your checking and savings accounts, retirement savings and any other investments. Then, be forthright about any financial obligations and debts. Order copies of your credit reports and review them together. If the reports uncover any issues, work to find solutions that boost your credit scores.
- Set goals for your partnership. Define your short and long-term financial priorities. Do you want to buy or renovate a home? Pay off debts? Build your retirement savings? Visit an exotic location? Create a plan to achieve these goals and revisit it at least once a year.
- Create a household budget together. Consider using an online budgeting tool (like mint.com) to simplify the process. Once you enter your joint monthly income and subtract your fixed monthly expenses, you need to agree upon how you will divvy up the remaining funds. Decide how much to allocate for the extras (like dining out, entertainment and clothing) and set a limit on what each spouse can spend freely without informing the other.
- Decide how you will merge funds. Will you have joint or separate accounts? Some couples find it is easier to pool all funds. Some like to manage a joint account with each spouse contributing a set amount to cover shared household expenses, and separate accounts for small, personal purchases.
- Appoint a money manager. Defer to one another’s financial strengths. Decide who will take charge of the day-to-day financial activities, like paying bills and monitoring accounts, and who will manage the savings, investments and tax returns.
- Conduct a financial review. Report in regularly on your financial status. This is especially important if one partner handles all the money matters. Both spouses need to be kept in the loop on the state of your financial union.
- Retain credit in each spouse’s name. Maintaining individual credit files is in the best interest of both partners should your path together end unexpectedly.
- Vow to resolve any financial conflicts. Even if you begin on the same page financially, at some point, you may butt heads over money matters. Communicate your feelings openly and work to find a compromise. If you reach an impasse, consider seeking mediation.

Following these tips will help you develop healthy habits, communicate effectively about money matters and enhance your marital bond as you work together toward reaching your financial goals.

**To find an INVEST representative at a branch near you, call (800) 283-2328 or visit [www.members1st.org>Products & Services>Investing.**

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