NEED A GIFT? Our VISA® Prepaid Gift Cards are the perfect option. Stop by a branch today!

Stay away from those store cards and use our VISA® Platinum Credit Card.

- Choose your rewards
- No balance transfer fees
- No annual fees
- Local account servicing
- Card personalization option

Not a Members 1st VISA® cardholder? APPLY NOW! Call (800) 283-2328, ext. 6040, visit a branch or go to www.members1st.org » Members 1st Online » Loan Applications.

Use your fee free VISA® Debit Card and get CASH BACK while you shop!**

DON'T HAVE A VISA® DEBIT CARD? Stop by a branch to add it to your Rewards Checking Account or open one today!

Personalize your VISA® Debit or Credit Card with your favorite picture!
Go to Members 1st Online » Services » Card Services » Debit Card Personalization and/or Credit Card Personalization

PLAN FOR NEXT YEAR NOW!
Open a Holiday Club Account
Call (800) 237-7288, visit a branch or open it online at www.members1st.org » Members 1st Online » Services » Add a New Product.

Tis the Season

Track your purchases with our FREE Mobile App!***

Google Play » Members 1st FCU
App Store » M1FCU

*Not using Members 1st Online? Go to www.members1st.org » Click on Sign Up for Members 1st Online (top left) » Click on Enroll Now. **Monthly rebate is subject to certain conditions. Qualifying transactions are those that do not require the use of a Personal Identification Number or an ATM transaction. Rebates post to your Rewards Checking Account on the last day of every month. ***Standard Internet and texting charges will apply per your individual cell phone plan. Federally insured by NCUA. We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act.
A WORD FROM BOB

By Bob Marquette, President & CEO

It is the holiday season once again. No matter what holidays you celebrate, they all seem to involve some sort of preparation, planning and money. Television, social media and other avenues tell us how to have that “perfect” holiday and provide us with many tips and advice to make it all memorable. We’ve all been through the stages of “keeping up with the Joneses” when it came to things like the holidays. How many of you feel you have to outdo yourself each year to make your holiday celebrations that much bigger and better than the last? Do you find yourself spending more money than you planned?

While we can’t help you with your Thanksgiving turkey, cookie baking marathons, holiday shopping or rigging up the lights, we can help you manage your holiday finances and bills. Here’s how:

1) Just say no to those department store credit cards. I know it’s tempting to say yes to that extra 20 percent discount if you apply for that card as you’re checking out. Think about what that extra 20 percent could cost you if you don’t pay off your bill each month. Let’s say you charge up several hundred dollars-worth of gifts. Your credit card bill arrives next month and you decide not to pay it off because of one reason or another. So, you begin to carry a balance for several months that has an annual percentage rate of 25 percent. Let’s say you only pay the minimum monthly payment. You don’t have to be a math whiz to figure out that your “discounted” purchase is going to cost you a lot more than you had planned. Consider using our VISA® Credit Card when shopping or running errands. You can choose to get cash back on every purchase or earn reward points for travel and merchandise. If you tend to carry a balance, you can opt for the low rate option which will be far less expensive than what that store card is going to cost you in the long run.

2) Remember the Swipe 5® rebate. Use our debit card everywhere you see the VISA® logo. When you use it as a credit transaction (that means you don’t type in your PIN when paying), you’ll earn 5-cents for every qualified transaction (you don’t use your PIN and it’s also not an ATM transaction). All you need is our Rewards Checking Account. Every transaction is deducted from your checking account so when you’re done shopping, you won’t receive a bill after the fact.

3) Move those balances. So you caved in and took advantage of every single department store discount at the register. Name a store and you have plastic for it. You even had to buy a bigger wallet to accommodate all of your cards. Move those balances over to our VISA® Credit Card using our ongoing balance transfer program. You’ll see that our balance transfer rate is much lower than what you’re going to be paying on those store cards. Check out page 8 for more details.

4) Refer someone. I know you have co-workers, friends and family. You probably have neighbors. You know people at your kids’ school and sports. Use our CASH4U referral program to earn a few extra bucks. Refer someone to us and if he or she opens an account, we’ll pay you $5.

5) Let us help you finance something. Thinking of a new car? Want to surprise the family with a holiday vacation? Is your furnace acting up? Talk to us. We’ll help you get the best possible financing for your individual situation. Many of our loans offer Skip A Payment if you meet certain criteria in the event you’d simply like to have a month free from making your regularly scheduled payment. When eligible, this can help you have extra cash in your hands for other bills or unexpected expenses.

6) Plan ahead. It’s hard to do sometimes, but a little advance planning can go a long way. Open a Holiday Club using Members 1st Online and set up automatic transfers to help build up next year’s holiday shopping account.

As we wind down 2014 and head into 2015, remember to think of us first for all of your financial needs. I’d like to welcome all of our new members who joined us this year and thank each and every one of you for your continued business. Best wishes to you and yours during this holiday season and beyond.

Congratulations, Karen!

Congratulations are extended to Karen Fenstermacher on her recent appointment as the Deputy Assistant Secretary of the Navy for Financial Operations. Karen served on the Credit Union’s Board of Directors from 1999 – 2001. We’re proud of you, Karen!
SLATE OF CANDIDATES & RULES OF PETITION

The Nominating Committee of our Board of Directors is presenting the following individuals as candidates for election to the Credit Union’s Board of Directors. For the 2015 election year, there will be three individuals running for three-year terms and one individual running for a one-year term.

Dan DeLutis, Incumbent – In addition to being our Board’s current Treasurer, Dan has an extensive background in accounting and financial reporting, budgeting, strategic business planning and human resources management. Following attendance at Harrisburg Area Community College and West Chester University, Dan spent 23 years with Reliable Office Products as Vice President: Controller & Human Resources Director. Since then he has served as a Corporate Controller, Director of Finance and Administration; and Human Resources Director for several organizations, including Credit Plus Solutions (formerly the Harrisburg Credit Bureau). Currently, Dan is employed by Triangle Press as the company’s Controller/Corporate Officer and has been a member of our Credit Union since 1987. Dan has served as the Treasurer of Members 1st FCU for the past six years and has served on the Board of Directors for the past 12 years.

Don Geistwhite Jr., Incumbent – Don grew up in Bellevue Park, Harrisburg. After graduating from Susquehanna Township Senior High School, he went to Simpson College in Indianola, Iowa. He is also a graduate of the University of Nebraska. After college, he joined the US Army and graduated from the Quartermaster Officer’s Candidate School. After 25 years in the Army, Don retired as a Lieutenant Colonel. As a Carlisle resident, he started Geistwhite Landscaping, Inc. and became active in the Carlisle community in the Kiwanis Club, First Night Carlisle, the Downtown Carlisle Association and the Carlisle Chamber of Commerce. He is a member of St. John’s Lodge #260-F&AM, Harrisburg Consistory and the Zembo Shrine. Don is Chairman of the Board of Supervisors in Middlesex Township and is a member of the Township Municipal Authority. Don has two businesses: Carlisle Car and Driver Service, Inc. and Geistwhite Grading and Contracting, LLC. He serves on the Capital Area Transit Authority Board (CAT) as Vice Chair and the Susquehanna Area Regional Airport Authority. Don joined our Board in 2004 and has been a member of our Credit Union since 1990.

John Devlin, Incumbent – Professionally, John is President & CEO of the Pennsylvania Automotive Association where he has held various positions over the last 28 years. John received the designation of CAE Certified Association Executive in 1997. He’s been active in the community and is past President of Big Brothers/Big Sisters of the Capital Region and serves on the PCRB (PA Compensation & Rating Board) classification and rating commission. He has also coached the St. Joseph School (Mechanicsburg) track and field team. John is a graduate of The Pennsylvania State University and has a degree in accounting and finance. He currently serves as Vice Chair of Members 1st FCU and has been a member of our Credit Union since 2001.

Eric Athey, Nominee – Eric, currently a resident of Lancaster, is employed by McNees, Wallace & Nurick, LLC and serves as co-chairperson of the Labor and Employment Group. He has been with the firm since 2010. Prior to that he was an attorney and partner with Kegel Kelin Almy and Lord. Following graduation from Franklin & Marshall College with a bachelor’s degree in Economics, Eric earned his master’s degree in Labor Relations from the University of Massachusetts and his Juris Doctor from the University of Pittsburgh School of Law. He currently serves as Chairman of the Board for the Lancaster County Business Group on Health and is a board member for Music for Everyone. He previously served on the Lancaster County Conservatory board.

Rules of Petition for Board of Directions 2015

In addition to the candidates presented by our Nominating Committee, any member may submit a petition for nomination to the Board of Directors. Petitions are available at all Members 1st branches. The following rules apply to all petitions:

1) A member is that individual whose name appears first on the credit union monthly/quarterly account statement. Joint owners are not entitled to hold office or vote unless they have their own credit union regular savings account and meet the additional requirements stated in this notice.

2) The petition must bear the signatures of 500 members with each signature accompanied by their printed name and address.

3) The petition must bear signed certification.

4) The petition must be accompanied by or bear a statement of the individual's qualifications and experience and include a brief biography and a signed certificate of his/her willingness to serve if elected and a statement as to the total number of signatures obtained.

5) The petitioner must not have been convicted of any crime involving dishonesty or breach of trust.

6) The petition must be mailed directly to the Supervisory Committee and received by midnight December 17, 2014. The mailing address is: Supervisory Committee, Members 1st Federal Credit Union, P.O. Box 3036, Shiremanstown, PA 17031-3036.

7) If both procedures, the Nominating Committee and petitions, produce more than one eligible candidate for any vacancy, either an electronic or paper ballot will be sent to each eligible voter no later than February 11, 2015. The ballot will contain the names, qualifications and biographies of the nominees and petitioner(s) with explicit instructions for casting the vote. The three candidates with the largest number of votes will receive the three-year term and the candidate with the fourth number of votes will receive the one-year term.

Sixteen years of age by December 1, 2014 is the minimum age for members to vote in an election. Eighteen years of age by April 7, 2015 is the minimum age for holding an elected or appointed office. To be eligible to vote in the 2015 election, the voter must be a member of Members 1st FCU as of December 1, 2014.

8) If there is only one nominee for each position to be filled, the election will not be conducted by ballot and no nominations will be accepted from the floor at the Annual Meeting.

If you email us:
Do not include any personal information that would compromise your identity such as your account number, Social Security Number, credit card numbers, electronic services, PINs, passwords or mother's maiden name.

OPERATIONS CENTER
(800) 283-2328
5000 Louise Drive
PO Box 40
Mechanicsburg, PA 17055

Monday-Friday:
9:00 a.m. - 5:00 p.m.

MEMBERS 1st ONLINE HELP DESK
(800) 895-2699

SEND GENERAL CORRESPONDENCE TO:
Members 1st Federal Credit Union
PO Box 2104
Mechanicsburg, PA 17055

MAIL LOAN PAYMENTS TO:
Members 1st Federal Credit Union
PO Box 2104
Mechanicsburg, PA 17055-2104

MAIL VISA CREDIT CARD PAYMENTS TO:
Members 1st Federal Credit Union
PO Box 2109
Mechanicsburg, PA 17055-1719

MAIL DEPOSITS TO:
Members 1st Federal Credit Union
PO Box 2110
Mechanicsburg, PA 17055-1710

When sending a loan payment or deposit, please include your payment coupon and/or use a deposit or loan payment ticket available at www.members1st.org.

For additional phone numbers, go to www.members1st.org and click “contact us.”
MEMBERS 1ST ONLINE AND MOBILE APP UPDATES AND TIPS

We’ve recently made some updates to Members 1st Online and our Mobile App that we think will make life easier for you.

- **Going to be traveling?** We’ve added a Travel Notice feature that will allow you to let us know if you’ll be out of town.
  - Log into Members 1st Online or the Mobile App » Services » Card Services » Travel Notices. Follow the prompts and your information will be sent to our Card Services department to be noted in your account as an added security check.

- **Thinking of taking advantage of our 1.9% VISA® Balance Transfer rate?** Now you can utilize our Savings Calculator. Just enter your current credit card’s rate and this new tool will calculate how much you could save in interest per month.
  - Log into Members 1st Online or our Mobile App » Services » Card Services » VISA® Balance Transfer

- **Ready to transfer your balances? It’s a snap with our app!*  
  - Detach the payment coupon from your credit card bill  
  - Log into our Mobile App » Menu » VISA® Balance Transfer  
  - Hold your phone’s camera over the coupon (snaps automatically)  
  - Review and submit your application

- **Don’t have a Rewards Checking Account?** Now you can open a checking account or order VISA® Debit Cards with ease.
  - Log into Members 1st Online or our Mobile App » Services » Add new Product » Checking Account

- **Make it personal!** You can even personalize your VISA® Debit or Credit Card with your favorite picture for free.
  - Log into Members 1st Online or our Mobile App » Services » Card Services » Choose Credit Card or Debit Card Personalization.

Don’t have our FREE Mobile App?*
Download it today!

[Google Play](#) » Members 1st FCU  
[App Store](#) » M1FCU

Not using Members 1st Online yet?
It’s a free and easy way to manage your finances!
Go to www.members1st.org » Sign Up for Members 1st Online (upper left) » Enroll Now.

*Standard Internet and texting charges will apply per your individual cell phone plan.
FREE SEMINARS

The seminars listed below will be held in the David L. Foreman Community Room at our Administrative Headquarters located at 5000 Louise Drive, Mechanicsburg. Please park around the rear of the building and enter through the back door. For directions, visit www.members1st.org and click on “locations” (top right corner).

Check out our online calendar for all of our seminars. Visit www.members1st.org > learn > calendar of events. You may also register for our seminars online. Watch the News & Events section of our home page.

FINANCIAL AID

Tiffanie DeVan, our Specialty Loan Administrator, will present information about the various types of financial aid available for students and parents. She will also review the financial aid application process.

Thursday, January 15
6 – 8 p.m.

Thursday, February 12
6 – 8 p.m.

RSVP: (800) 283-2328, ext. 6017

FIRST TIME HOME BUYERS

This seminar will be presented by our Mortgage Services Department. They will provide an overview of the home buying process and discuss the types of mortgages available. If you’re a first time buyer, this seminar is for you!

Wednesday, January 7
6 – 8 p.m.

RSVP: (800) 283-2328, ext. 6026

HOME CONSTRUCTION LOANS

Specialists from our Mortgage Services Department will review the criteria for obtaining a loan and explain how the process works.

Wednesday, January 14
6 – 8 p.m.

RSVP: (800) 283-2328, ext. 6026

IT’S MEDICARE ADVANTAGE ENROLLMENT TIME

Are you on Medicare? The Annual Enrollment period runs now through December 7. This means that you have the chance to make changes to your Medicare Advantage (Medicare Part C) or Medicare Prescription Drug Coverage Plan (Medicare Part D) for next year. There are many reasons why a different Prescription Plan or Medicare Advantage Plan could be a better fit (perhaps your health has changed). Since premiums and benefits for most plans are changing for the upcoming year, it’s a smart idea to review your current plan and make sure that it will meet your needs for 2015.

If you’re concerned about your choices and need some guidance, Members 1st Insurance Services can help (see contact information below). We’ll help you better understand your Medicare options, help you find a plan that fits your budget and lifestyle, and ensure that you’ll avoid any late enrollment penalties.

OUR LOCAL EXPERT, HEALTH BENEFITS SPECIALIST BEN LAUSCH, provides excellent service and would be happy to assist you with your choices. Contact him at (800) 283-2328, ext. 6269 or lauschb@members1st.org.

MAKE SURE YOU HAVE HEALTH INSURANCE COVERAGE FOR 2015

You can sign up for health insurance, renew your current health insurance plan, or enroll in another plan for next year now through February 15, 2015.

Don’t have coverage? You can purchase health insurance on your own if your employer doesn’t offer it, if your employer’s coverage is unaffordable, or if you’re self-employed. Plus, you can no longer be turned down because of pre-existing conditions. You may qualify for tax credits and savings on out-of-pocket costs, which could help make purchasing health care more affordable. Keep in mind that the fee for not having health coverage in 2015 is increasing to 2% of your income or $325/person. Make sure to enroll by December 15, 2014 in order to be covered on January 1, 2015.

Confused by HealthCare.gov? We have a tool that can simplify the process.

To review your health insurance options and enroll/update your plan, go to www.members1st.org » Products & Services » Insurance Services » Individual Health Insurance » Get a Quote Today!
ANNUAL MEETING
SAVE THE DATE:
Tuesday, April 7, 2015
Administrative Headquarters
(5000 Louise Drive, Mechanicsburg)
4:00 p.m. in the David L. Foreman
Community Room
Reservations are required. Please contact
Jill Conway at (717) 795-5128 or
conwayj@members1st.org to RSVP.

BRANCH & ATM LOCATOR
You’ll find it right on our homepage at
www.members1st.org. Click on “Locations”
top right corner). You can search by zip code
or city to find a branch near you.

SURCHARGE FREE ATMS
When you use one of our ATMs in the
CO-OP or CU$ ATM Network, you
could avoid paying surcharge fees. To find
a surcharge-free ATM near you or while
traveling, visit www.members1st.org and
click on “Locations” (top right corner). Select
“More Surcharge-FREE ATMs.”

LOOK FOR THESE LOGOS ON ATMS:

NEW
Avenues Newsletter
Watch for an
exciting new layout
and look in 2015!

CONNECT WITH US:
www.members1st.org
www.members1stblog.org

TAP INTO YOUR
HOME’S EQUITY.

10-YEAR FIXED RATE
HOME EQUITY LOAN

APR* as low as
3.74%

No closing costs, pre-payment penalties or points.

SAMPLE TERMS:
Loan Amount - $30,000
Rate – 3.74% APR*
Term – 10 years
Estimated Monthly Payment - $300.04

APPLY NOW! Call (800) 283-2328, ext. 6040, visit a branch or go to
www.members1st.org » Members 1st Online » Loan Applications.**

*APR = Annual Percentage Rate. Minimum $10,000.00 in new money required. Maximum loan-to-value is 70%. The promotion is for owner-occupied residences only. Consult your loan officer for rental
property rates. Your rate may vary 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. Limited funds available.

**Not using Members 1st Online? Go to www.members1st.org » Sign Up for Members 1st Online (top left) » Enroll Now.

CONNECT WITH US:
www.members1st.org
www.members1stblog.org

Work with an investment professional
to tackle your end of year to do list

☐ Review and update my investment beneficiaries
☐ Evaluate my long-term financial goals
☐ Protect my assets with estate planning

Complete these items on your financial
“to do” list with the help of an
experienced financial professional.

To schedule a FREE consultation, contact
us today at (800) 283-2328, ext. 5592

*Registered Representatives of INVEST Financial Corporation,
member FINRA/SIPC. INVEST and its affiliated insurance agencies
offer securities, advisory services and certain insurance products
and are not affiliated with Members 1st Investment Services or
Member 1st FCU. Products offered are: • Not NCUA insured •
Not Credit Union Guaranteed • May lose value including loss
of principle.
VISA® EMV CHIP CARD TECHNOLOGY IS COMING!

As a result of the increase in credit card compromises, we’ll be taking a proactive approach by utilizing EMV Chip Card technology. If you are a current Members 1st VISA® credit cardholder, we’ll be reissuing you a new card in the coming months (prior to your expiration date). New credit cardholders will also receive cards utilizing this technology from now on.

EMV Chip Cards offer increased security, reduce the risk of skimming/counterfeit fraud, and are relatively standard in many other countries. The EMV chips are embedded in the plastic cards and once contact is made within the terminal the transaction is processed in a much more secured method. With the EMV Chip Card technology, VISA’s Zero Fraud Liability protection and our specialized transaction analysis, we’re making using a Members 1st VISA® credit card even more secure.

How does this affect you? Using an EMV Chip Card is different because you’ll insert your card into the card terminal versus swiping your card when making a purchase (similar to using an ATM). Your credit card will remain held in the reader until the transaction is complete – not your normal “swipe and go” process. Transactions may seem to take a bit longer, but that’s because the terminal is holding your card until the transaction is completed. If you attempt to pay at a merchant that does not offer the updated EMV Chip Card technology, you can still use your credit card, but you’ll need to swipe the card through the magnetic stripe reader as you always have. It’s important to note that if you attempt to swipe your EMV Chip Card at an EMV Chip Card enabled terminal, it won’t allow you to proceed unless the card is inserted into the EMV Chip Card reader. Make sure not to walk away without your credit card.

The new EMV Chip Card can be used anywhere VISA® is accepted at the point of sale, ATM, cash advance terminals, online, as well as by mail/telephone order merchants. Currently, many large merchants (Walmart, Sam’s Club, Target, Best Buy, etc.) have already updated or are in the process of updating their terminals to accept this technology.

Members 1st is proud to be among the first financial institutions within Central Pennsylvania to issue EMV Chip Cards. If you have any questions regarding this technology, please contact our Card Services experts at (800) 283-2328, ext. 6035.

BUS TRIPS

We’ll be announcing our 2015 bus trips soon. Please watch for details in the coming months.

BIG SHOPPING DAYS AHEAD:

Black Friday
November 28

Small Business Saturday
November 29

Cyber Monday
December 1

Discounted TurboTax® Coming Soon

TurboTax® makes doing your taxes easy!

As a valued member, we’ll be offering TurboTax® Federal Free Edition again this tax filing season.

Watch for details, including other discounted TurboTax® Federal products.

To enter, go to: www.members1st.org/promotions/football-challenge
HUMMINGBIRD ORNAMENTS TO BENEFIT OUR LOCAL CMN

We’re partnering with Penn State Hershey Children’s Hospital and our local Children’s Miracle Network (CMN) again this year to bring you something special for the holidays! Starting on Friday, November 28, you may purchase a CMN Hummingbird Ornament for $20 at any of our branch locations. All proceeds will benefit the children and families who receive services at Penn State Hershey Children’s Hospital.

SWITCH YOUR HIGH INTEREST CREDIT CARDS AND LOANS TO YOUR MEMBERS 1ST VISA®

1.90% APR*

VISA BALANCE TRANSFER
• No balance transfer fees • Easy on your budget • You could SAVE money

Offer available on balance transfers received through 6/30/2015.

Call (800) 283-2328, ext. 6040, visit a branch or log into Members 1st Online » Card Services » VISA® Balance Transfer.

Not using Members 1st Online? Go to www.members1st.org » Sign Up for Members 1st Online (upper left) » Enroll Now.

Don’t have our VISA® Credit Card?
See page 1 and APPLY TODAY!

Use our Mobile App?
Transfer your balances in a snap.**
• Detach the payment coupon from your credit card bill
• Log in » Menu » VISA® Balance Transfer
• Hold your phone’s camera over the coupon (snaps automatically)
• Review and submit your application

*The 1.90% Annual Percentage Rate (APR) on Balance Transfers using the specific form or online submission is a “Discounted” rate that will be in effect from the time of the posting of the balance transfer to your card account for six consecutive billing cycles afterwards, which will be considered the promotional period expiration date of that specific balance transfer. After the expiration of your “Discounted” rate the remaining unpaid portion of the original balance transfer request will be subject to your normal APR as outlined on your monthly statement based on the specific Members 1st FCU credit card selected. Consumer Cards (Business Cards are ineligible) may have up to 10 individual balance transfers open at any given time period. If you default through becoming 60 days or more delinquent we may increase your APR on the balance transfer and other balance amounts as defined within the cardholder agreement and disclosure, which is provided upon card issuance and available online at www.members1st.org. All payments received on your account in excess of your minimum payment requirement will be applied first to the highest rate balances, secondly to the lowest rate balances and finally to new purchases. All rates are effective as of November 1, 2014 and this offer may be withdrawn at any time. Other restrictions or conditions may apply. You may not pay off your current Members 1st loans or lines of credit by using this balance transfer option. For current rates, fees and other cost information, please reference the VISA Balance Transfer disclosure or contact the Members 1st FCU Card Services Group at (800) 283-2328, ext. 6035.

**Don’t have our free app? Download it on Google Play (search for Members 1st FCU) or the App Store (search for M1FCU). Standard Internet and texting charges will apply per your individual cell phone plan.