

AVENUES

MARCH/APRIL 2015

It's HOME IMPROVEMENT SEASON!

Spring into action
with a Home Equity Loan
10-year term - 3.99% APR!

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M1st
MEMBERS 1st
FEDERAL CREDIT UNION

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5000 Louise Drive
Mechanicsburg, PA 17055

Federally insured by NCUA.
We do business in accordance
with the Federal Fair Housing
Law and Equal Credit
Opportunity Act.

GET CONNECTED

www.members1st.org
www.members1stblog.org



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- Faster delivery than paper statements
- Secure delivery of your account information
- Download to your favorite accounting software
- Receive email notifications when your statements are available
- Access up to two years of previous statement history

Go to www.members1st.org » Members 1st Online »
Services » Other Services » Electronic Documents

Questions? Call **(800) 237-7288**

*A fee may be assessed for paper statements depending upon your Member Loyalty Rewards level. Ask an associate for details.

DIRECTORY

TELEBRANCH (CUSTOMER SERVICE):

Membership and account inquiries, transactions
and account services

(800) 237-7288
accountinquiries@members1st.org

Monday-Wednesday: 7:30 a.m. - 5:00 p.m.
Thursday: 7:30 a.m. - 6:00 p.m.
Friday: 7:30 a.m. - 7:00 p.m.
Saturday: 8:30 a.m. - 2:00 p.m.

Do not include any personal information such as
your account number, Social Security Number,
credit card numbers, electronic services, PINs,
passwords or mother's maiden name in any
email correspondence.

ADMINISTRATIVE HEADQUARTERS:

(800) 283-2328

For additional phone numbers, go to
www.members1st.org » Contact Us.

5000 Louise Drive • PO Box 40
Mechanicsburg, PA 17055

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

NEED TO SEND US SOMETHING? USE THE FOLLOWING:

GENERAL CORRESPONDENCE:

Members 1st Federal Credit Union
PO Box 40 • Mechanicsburg, PA 17055

LOAN PAYMENTS:

Members 1st Federal Credit Union
PO Box 2104 • Mechanicsburg, PA 17055-2104

VISA® CREDIT CARD PAYMENTS:

Members 1st Federal Credit Union
PO Box 2109 • Mechanicsburg, PA 17055-1719

DEPOSITS:

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.

BRANCH & ATM LOCATOR

Go to www.members1st.org » Locations (top).
Zip code or city search available.

SURCHARGE FREE ATMS

To find a surcharge-free ATM near you go to
www.members1st.org » Locations (top). Select:

Surcharge Free CoOp ATMs



Surcharge Free CU\$ ATMs



A Word from Bob



Bob Marquette, President & CEO

We can't begin to tell you how much our members mean to us. Each day, we help to improve your lives, the communities in which you live and work, and also your financial well-being. Your trusting us with your money is important to us. We work hard, every day, to always put our members first.

Whenever I speak about Members 1st, I tell people not only about our products and services, how we're doing operationally, how we compare to our peers and competition, and how our associates work hard at delivering unparalleled and caring service to our members, but also about how our members make us who we are. I am the first one to say that we really do have the best members (or customers in other worlds) that any business could have. I come to work every day as I have for the last 28 years here at Members 1st because I truly love not only what I do, but who I work for – each and every one of you. I applaud you for allowing us the ongoing privilege of helping you make the most of your money.

Similar to Hollywood or the music industry, many local publications including magazines and newspapers like to recognize businesses, organizations, events and others that are deemed favorites among their respective readers. These various peoples' or readers' voting contests provide people who use their products or services the opportunity to cast their vote in the hopes that their selections are recognized publically.

If they had a contest for who had the best members or customers, each one of us here would cast our vote for you. Together, let's show Southcentral Pennsylvania that we have the BEST members at what we believe to be is the BEST credit union. We would appreciate your taking a few minutes to cast your vote for us and for your favorite Investment Services Representative when you make your picks for best credit union and best financial planner at www.harrisburgmagazine.com/Simply-The-Best-2015.

Thank you for your continued business and for being the best reason we all have to come to work every day.

Bob Marquette, President & CEO

IT'S HOME IMPROVEMENT SEASON!



10-YEAR FIXED RATE HOME EQUITY LOAN

APR* as low as

3.99%

No prepayment penalties, points or closing costs!

Sample terms:

Loan amount: \$30,000 | Rate: 3.99% | APR Term: 10 years | Estimated Monthly Payment: \$303.59

*APR = Annual Percentage Rate at an 80% loan to value. Minimum \$10,000.00 in new money required. 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. Ask your personal tax consultant for details about potential tax deductions.

We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act.



GET READY FOR *Spring*

Now that nicer weather is finally here, it's time for spring home maintenance and repair. Here are some tips to help you get started now, so you're free to enjoy the sunshine later.

TAKE IT OUTSIDE:

- Walk around your home to assess any damage or wear and tear from the frigid temperatures.
- Check the foundation, siding/brick, deck and roof. If necessary, contact a handyman or contractor for help with repairs.
- Clean out the gutters and check the downspouts. Remove any leaves or other debris that may prevent the natural flow of water.
- Remove or trim any broken or hanging limbs.
- Patch any windows or door screens.
- Look at your dryer's vent to be sure that it's not clogged. This will prevent a fire and can also increase your dryer's efficiency.
- Contact a heating and cooling contractor to service and clean your outside air conditioning unit.
- Check to see if your outdoor water systems (pipes, sprinkler systems, faucets, etc.) are working properly.
- Prepare and clean your lawn equipment and mower for the summer. Sharpen the cutting blades, if necessary.

Spring is a great time to review your insurance policies. When was the last time you reviewed your homeowners/auto insurance policy? Call us for FREE quotes at (800) 283-2328, ext. 5128 or 5245.

EXAMINE THE INTERIOR:

- Take a look at all of your windows and doors. Make sure there are no air gaps or missing weather stripping. Fill any open areas with caulk, which will also help save money on air conditioning.
- Inspect your kitchen and bathroom sinks for clogged drains, wet pipes or leaky faucets.
- Put away any space heaters and clean your fireplace or wood stove.
- Check your attic and basement for mold, mildew or leaks.
- Ensure that your hot water heater is working properly and that it's not leaking around the bottom. Be aware that you'll need to replace yours every 8-12 years.
- Consider having a qualified HVAC technician inspect your air conditioning unit. Regular maintenance can help extend its life and help lower your utility bills.
- If you use window air conditioners, clean the filters and make sure they're working properly before the heat takes hold.
- Double check your sump pump for leaks and debris. Try pouring a 5-gallon bucket of water into the pit to make sure the pump turns on. If it does, you know you'll be prepared for any strong spring storms.
- Change the batteries in all your smoke and carbon monoxide detectors.

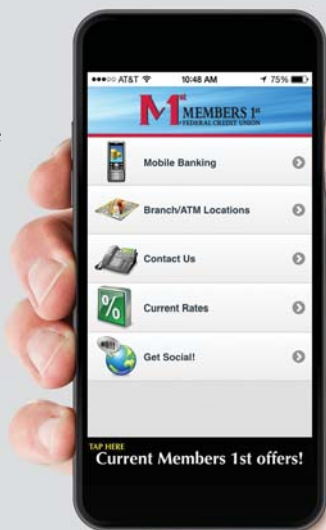
eServices Know-How

Set up free email and text alerts for your savings, checking, loans and more!

- Log into Members 1st Online » Click on a product » Click on “Alert Me” or the envelope icon and follow the prompts.
- Alerts can be set when:
 - Your account balance goes above or below a certain dollar amount.
 - Any VISA® Debit Card transactions post.
 - You’ve received an electronic deposit.
 - Your loan payment is due.

Personalize your own VISA® Debit or Credit Card with your favorite picture for free.

- Log into Members 1st Online » Card Services » Choose Credit or Debit Card Personalization and follow the prompts.



EZ Transfer allows members who have a checking account with us to transfer funds between their Members 1st account and an account they have elsewhere via Members 1st Online.

- Log into Members 1st Online » Transfer Money » Select “Manage” (left menu) » Click the green “Add Another Transfer Account” » Select “Add an External Account” and follow the prompts.
- Watch for two small deposits to be made in the other institution’s account. Once verified there, funds can be sent or received.

Find us on your mobile device.

- Open our Mobile App and click on Branch/ATM Locations.
- The branches that are closest to your current location will appear.
- Click on a branch to view its address and hours.

NOT USING MEMBERS 1ST ONLINE? IT’S FREE AND EASY!

- Go to www.members1st.org » Sign Up for Members 1st Online (upper left) » Enroll Now and follow the prompts.

DON'T HAVE OUR FREE MOBILE APP?*



APPLE PAY IS COMING!

Details will be announced on our website and in future editions of this newsletter.

*Standard Internet and texting charges will apply per your individual data plan.

Choose TurboTax®!

Special TurboTax offer for members!

Save up to \$15 on TurboTax Federal products.

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TurboTax 

Go to www.members1st.org to get started today.

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VISA® EMV Chip Card technology is HERE!

If you are a current VISA® credit card member, you'll receive a new VISA® card utilizing the EMV chip card technology between now and August 2015. New credit cardholders have been receiving them since November 2014.

What is an EMV Chip Card and how is it beneficial?

- An EMV (EuroPay, Mastercard, VISA) chip card utilizes a computer chip that's embedded into the card to authenticate transactions. The chip is activated when you utilize an EMV enabled terminal or ATM.
- Data is transmitted through the EMV chip more securely than a traditional magnetic strip and the risks of skimming/counterfeit fraud are diminished.
- This technology is new to the United States, but has been in existence for over 20 years internationally.
- It is predicted that close to 50% of retail establishments will have EMV enabled terminals by October.

How does it work and how is the process different?

The major difference you will notice is when you are ready to pay for an item or service and plan to use your card at the point of sale. When you make a purchase, you will insert your card into the card reader instead of swiping your card - much like using an ATM. The card reader will hold your card in place (within the terminal) until the transaction is complete. Transactions may seem to take a bit longer since previously you swiped your card and put it back in your wallet. Now, the reader will hold your card and return it to you when your payment is finished. The security benefits to you will be worth the new process.

Does the EMV Chip Card have a magnetic strip, too?

Yes, your new card will offer both chip card and magnetic strip technology. Although about 50% of merchants across the U.S. are expected to have chip card terminals in place by the end of the year, the other half may not have completed the conversion. So, the magnetic strip allows you to use your card no matter where you go – chip card technology or not.

It's important to note that if you attempt to swipe your EMV chip card at an EMV chip card enabled reader, you'll receive a message on the terminal that instructs you to insert your card into the EMV chip reader. This will ensure that you are processing your card in the most secured method. Always remember to remove your card from the card reader when the transaction is completed.

Will I get a Personal Identification Number (PIN)?

Yes, you'll receive a separate mailer containing a new PIN. Unfortunately, at this time, the PIN cannot be changed or customized. With an EMV credit card, the only time you will utilize the PIN is when you attempt to obtain an ATM Cash Advance or travel internationally, where it's requested at specific locations.

Members 1st is pleased to be one of the first financial institutions regionally to issue EMV chip cards. If you have any questions, please contact our Card Services experts at (800) 283-2328, ext. 6035.

Make this the year you **BUY** your own home!



Did you know that we can finance your home from the ground up, literally?

All you need is the land to put it on. Did we mention we can finance that, too? We offer:

- Unimproved Land Loans
 - Construction Loans
 - Mortgage Pre-Approvals
 - Mortgage Refinancing
 - Home Equity Loans
 - First Time Home Buyers
 - 5/1 ARM
 - 10, 15, 20 or 30-Year Fixed Rate Mortgages
 - VA/FHA Mortgages
 - USDA Rural Economic Mortgages
- Plus, with Members 1st Settlement Company, we can take you straight through applying for your loan to settlement on your home. Think of us as a one-stop shop for your home mortgage needs.
- Check rates and receive a custom quote. www.members1st.mortgagewebcenter.com/checkrates
 - Attend our next FREE Home Buyers or Construction Loan seminar in April! See page 9.

**OUR MORTGAGE SERVICES
TEAM LOOKS FORWARD
TO HELPING YOU.**

Contact us today!

(800) 283-2328 ext. 6026

*Please note that at this time, we are only able to offer mortgages in Pennsylvania.

We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act.



Buying vs. Renting

Not sure
whether it would be
best to rent or buy a home?



REALITIES OF RENTING:

- There are no tax benefits.
- You do not earn equity.
- You have no control over rent increases.
- You have little to no responsibility for maintenance.
- You could start investing now since you don't have to save for a down payment.
- It's easier to move, depending on your lease.

REALITIES OF OWNING YOUR OWN HOME:

- You have a sense of community, safety and stability.
- You'll feel pride of ownership.
- You're free to change the décor/landscaping.
- You'll build equity in your home.
- You're responsible for property taxes.
- You're not dependent on a landlord to maintain your property.
- You may receive tax incentives.
- You must mow, rake the leaves, remove the snow and maintain your property.
- You may have to pay an association/neighborhood fee.
- You often can't move until you sell your home.

For more tips about purchasing a new home or renting, go to www.members1st.org » Learn » Publications and click on "Buying vs. Renting."

BUYING

Thinking about buying a home?

Get pre-approved online or with a Mortgage Specialist so you know how much home you can afford.

You'll need these items:

Verification of Income:

- W-2's from the past two years
- A copy of your most recent pay stub (last 30 days)
- If self-employed, commissioned or you have rental income, you'll need to submit a signed copy of your last two years of Federal Income Tax returns with all schedules attached.

Verification of Assets:

- Two months of account statements for any asset account not currently with us.

Develop Good Saving Habits

Developing good saving habits at a young age helps children learn about and build a good financial future. Learning to save does take practice and discipline, but there are easy ways to develop these habits. Here are some tips:

- It's never too early (or too late) to open a credit union account! Have children keep track of how much money they put in or take out so they can closely monitor their savings goal.
- For older children, have them make a list of things they would like to spend money on and ask them to prioritize the list. This will help them figure out what they really want to save for and will help develop a savings plan.
- High school students, with the help of their parents, can explore the option of opening a checking account with us. This will help them learn to use a debit card responsibly and track transactions – all skills that will be helpful when they leave home.
- Also, don't be afraid to talk with children about money. This doesn't necessarily mean discussing your salary, but you could have conversations about saving and planning for the future. This will help children understand that saving is something that is ongoing throughout their lives.

National Credit Union Youth Month

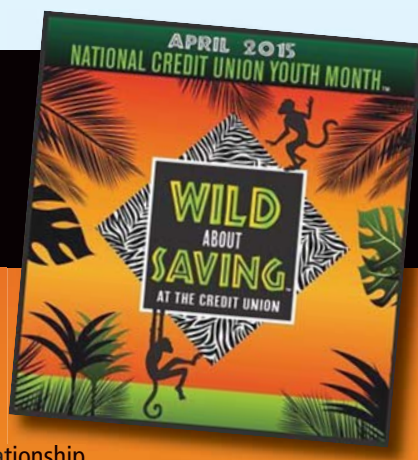
Members 1st is joining credit unions across the country to celebrate National Credit Union Youth Month in April. At Members 1st we will be celebrating and helping our youth members get "Wild About Saving" so they understand the importance of saving, managing money and having a good relationship with their credit union.

We also encourage youth to make deposits into their accounts all month long and participate in the National Youth Saving Challenge™. The National Youth Savings Challenge™, sponsored by GreenPath Debt Solutions, will help youth develop diligent saving practices. Children who stop by one of our branches during the month of April may enter to win a great prize! Kids Club Members (from birth – age 12) can enter to win four Hersheypark tickets and iMembers (youth ages 13 – 19) can enter to win an iPad mini!

During National Credit Union Youth Month, we also encourage all youth to get started with saving and open an account. Stop by one of our branches with this article between April 11 – 18 and we'll put the first \$5.00 in any new youth account opened during this time.* Just visit members1st.org for more information.

Be sure to stop by your local Members 1st branch often during the month of April so your child can make those deposits and be entered to win the great prizes. We look forward to seeing you!

*Offer expires 4/18/15. Must meet current eligibility requirements. Federally insured by NCUA. FOR OFFICE USE ONLY. GL: 271400 AC: 300 YOUTHWK15



Members 1st Student Branches

One of the many ways we are involved in the community is through our financial literacy initiative and our involvement with seven high school student branches.

In 2004, we opened our first high school branch at Mechanicsburg Area High School. Since then, we've opened branches at Carlisle Area High School, Dover Area High School, Milton Hershey School, Northern High School, Sci-Tech High School (part of the Harrisburg School District), Susquehanna Township High School and York County School of Technology. A student from each school is employed by Members 1st and operates the branch typically during lunch hours with the supervision of a branch manager.

Our goal is to help students build a relationship with a financial institution and to help them increase their knowledge about overall financial responsibility. We are able to work with students to open accounts and assist them through the different stages of their lives, which may include opening a debit or credit card, purchasing a car, preparing for student loans and more.



Taylor Monroe, the co-op student who works at Carlisle High School's student branch (also known as "The Bison Buck"), is ready to serve members.

experience to our students. It is important for our students to understand personal finance and how the decisions they make today can impact them for years. The student interns have been able to work closely with Members 1st associates to develop skills useful in the banking and financial sector, as well as those soft skills centered on customer service that can only be developed through real-world experiences."

Charles Benton, Director of the Academy of Career & Technical Education at Dover High School adds, "Dover is very pleased with our partnership with Members 1st. The student run branch has given our students a great experience within the financial world. We are very appreciative of the support from the local branch associates in our Business classes. We are excited and thank Members 1st for all the opportunities that our students are receiving from the student run branch and our partnership with Members 1st. I would recommend this partnership to any school district that values real world experiences for their students."

"It is important for our students to understand personal finance and how the decisions they make today can impact them for years."

Michele Barrett, Director of the Center for Careers and Technology at Carlisle High School

Michele Barrett, Director of the Center for Careers and Technology at Carlisle High School, truly values the partnership they share. Barrett says, "Carlisle High School was excited to partner with Members 1st Federal Credit Union and bring a real-world



Bob Marquette, Members 1st President/CEO (third from right); Greg Schank, VP of Branch Operations (second from right); and George Nahodil, EVP of Marketing (far right) participate in the ribbon cutting ceremony at Dover High School's student branch.

Events and Seminars

Additional details (including online registration) are available at
www.members1st.org » News and Events

Holiday Closings

View our online Events Calendar for all 2015 holiday closings.

2015 Annual Meeting

Tuesday, April 7 | 4 p.m.

Administrative Headquarters - David L. Foreman Community Room (*park and enter around the back*) 5000 Louise Drive, Mechanicsburg

Registration is required (deadline is April 2, 2015): Please contact Jill Conway at (717) 795-5128 or conwayj@members1st.org or register online at www.members1st.org/promotions/registration-annualmeeting.

Bus Trips

Details and online registration:
www.members1st.org/bus-trips

Free Seminars

Seminars are held in the David L. Foreman Community Room at our Administrative Headquarters located at 5000 Louise Drive, Mechanicsburg. Park around the rear of the building and enter through the back door. Directions: www.members1st.org » Locations.

FIRST TIME HOMEBUYERS

Wednesday, April 8 | 6 – 8 p.m.
RSVP: (800) 283-2328, ext. 6026

HOME CONSTRUCTION LOANS

Wednesday, April 15 | 6 – 8 p.m.
RSVP: (800) 283-2328, ext. 6026

FINANCIAL AID

Thursday, May 21 | 6 – 8 p.m.
RSVP: (800) 283-2328, ext. 6017

FAFSA Reminder:

Know your college's deadlines and complete the Free Application for Federal Student Aid (FAFSA) at www.fafas.gov.

AARP Driver Safety Courses

Members 1st and Liberty Mutual Insurance Company are sponsoring two AARP Driver Safety 8-hour introductory courses for drivers 55 and older. Course participants may be eligible to receive a state-mandated, multi-year discount on their auto insurance premiums (must attend both days). Participants are advised to contact their insurance company or agent for more details on the discount.

Session 1

Greenfield Branch
Training Room
1815 Hempstead Road, Lancaster
Friday, May 8 & Saturday, May 9
9 a.m. – 1 p.m. (both days)

Session 2

Members 1st FCU Administrative Headquarters – Room 114
5000 Louise Drive, Mechanicsburg
Friday, May 15 & Saturday, May 16
9 a.m. – 1 p.m. (both days)

Fee:

\$15.00 for AARP members and
\$20.00 for non-members

Registration:

www.members1st.org/defensive-driver

Questions:

(800) 283-2328, ext. 6816





Privacy Tips – Share With Care

Because our world is becoming more and more digitized, it's easier to access and collect personal data. We must take personal action to protect our online identities. Here are some tips:

- What you post can last a lifetime. Before posting online, think about how it may be perceived now and in the future – and who may see it.
- Own your online presence. Set the privacy and security settings on web services and devices to your comfort level for information sharing. It's ok to limit how and with whom you share information.
- Know what's being shared. Be aware that when you share a post, picture or video online, you may be revealing information about others. Be thoughtful when and how you share information about your friends and family members.
- Post only about others as you would have them post about you. The Golden Rule applies online, too.
- Think before you act. Be wary of communications that ask you to act immediately, offer something that seems too good to be true or ask for personal information.
- Get two steps ahead. Switch on two-step verification or multi-factor (whenever offered) to prevent unauthorized access.

Need to report or inquire about fraud?

Call (800) 826-4314 to report any type of fraud, including identity or account fraud. You can also visit the Fraud & Security Center on our website for additional resources and tips (www.members1st.org » Contact Us » Fraud & Security Center).

DID YOU FORGET TO TELL US SOMETHING?

If you've recently moved, please update your information so we can be certain you don't miss any important information from us regarding your account(s). Follow these steps:

- Log into Members 1st Online.
- Click on the inverted triangle next to your name – upper right corner.
- Click "Contact information for my account xx."
- Please include your email address if you'd like to receive news and important information from us.
- If you have multiple accounts, please be sure to update all of your information for each account number.
- If you got divorced, check your accounts, credit cards and lines of credit to change the ownership and access.



Who's Ready for Summer Vacation?



Goodbye winter. Hello longer days, warmer breezes and sunshine! Within a few short months, the kids will be out of school and it will be time to pack up and head to your favorite vacation spot. Whether it's a staycation in your own backyard or the annual beach trek, we can help you make the most of your relax time that you so deserve!

Be Prepared

- Use your VISA® Credit Card and earn points or cash back.
- Pack your fee free VISA® Debit Card so you can earn cash back rebates when you make qualified transactions on the board walk, at the airport, while shopping and more!*
- Know how to find surcharge free ATMs.
 - www.members1st.org » Locations (top right)
- Track your purchases with our Mobile App! Download it now on your carrier's app site.

Plan Ahead with a Vacation Club Account

- No minimum deposit or balance is required.
- An account may be opened at any time throughout the year.
- There's no set deposit schedule.
- There is an early withdrawal fee of \$10/occurrence.

If you have a Vacation Club account or are considering opening one, the funds will transfer automatically to your regular savings account annually on **April 1**.

*Monthly rebate is subject to certain conditions. Qualifying purchases are those that do not require the use of a Personal Identification Number or are an ATM transaction. Rebates post to your Rewards Checking Account on the last day of every month.



Do you have an IRA in your Financial Tool Kit?



By Barry Bieler

Vice President, Investment
Services Program Manager

To find an INVEST representative
at a branch near you, call
(800) 283-2328, ext. 2328 or visit
www.Members1stInvestments.com



The IRA is one of the most versatile retirement savings tools available. It provides the opportunity to save for retirement and offers the potential for special tax advantages, depending upon your financial situation and the type of IRA you choose.

Here is a quick run-down of the many types of IRAs to consider:

- **Traditional IRA.** A traditional IRA may afford taxpayers a reduction in taxable income since contributions are tax-deductible. However, when the person begins to withdraw IRA funds at retirement (or beginning at age 59-1/2), the funds are taxed as income.
- **Roth IRA.** While contributions do not reduce taxable income, the most distinctive benefit of the Roth IRA is that it offers tax-free withdrawal of funds starting at age 59-1/2 or when the person retires, as long as certain requirements are met. This option could be good for those who anticipate being in a higher tax bracket upon retirement. The Roth has no required minimum withdrawals during the lifetime of the account owner; after death, required withdrawals apply to the account's beneficiary. The beneficiary takes these distributions tax-free while the balance of the plan continues to grow tax-free.
- **SIMPLE IRA.** The Savings Incentive Match Plan for Employees (or SIMPLE IRA) is a simplified matching employee pension plan targeted to self-employed workers and small businesses with fewer than 100 employees. The SIMPLE IRA is one of the few IRA types that are employer-sponsored, though it has features similar to a 401(k) profit-sharing plan.
- **SEP IRA.** The Simplified Employee Pension IRA (SEP IRA) is ideal for self-employed individuals and small businesses. The SEP IRA is most similar to a traditional IRA, only it's highly simplified and easier to administer.

To discuss which IRA option may be the best retirement savings vehicle for your financial situation, contact your financial advisor. If you are facing a greater tax liability this year, opening an IRA or increasing your contribution could reduce what you owe on tax day.

YOUR RETIREMENT PLANNING PROFESSIONALS

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JOIN US FOR SHRED DAY!

**Saturday, May 2
9 – 11 a.m.**

FREE FOR MEMBERS

Mechanicsburg/Carlisle Area

Rossmoyne Branch
5000 Louise Drive, Mechanicsburg

Harrisburg/Hershey Area

Derry Street Branch
8100 Derry Street, Harrisburg

Lancaster Area

Greenfield Branch
1815 Hempstead Road, Lancaster

York Area

Whiteford Road Branch
2360 Whiteford Road, York

Bring your personal, confidential papers for shredding (**two box limit**). Please do not bring non-paper materials, magazines, phone books or additional items.



Visit HarrisburgMagazine.com to Cast Your Vote!

It's Time for...
**Simply
the Best!**

**Don't forget to vote for us when you choose your favorites
in Harrisburg Magazine's Simply the Best contest.**

- **Deadline: Friday, April 17**
- Go to www.harrisburgmagazine.com or complete a paper ballot from the March issue of Harrisburg Magazine.
- Please list us as your favorite Credit Union and remember to include your Investment Services Representative in the Financial Planner category.

***Thank you for your support!
We are grateful for your business.***