

November 2025



Credit Union Happenings

From Lydia Mercedes Vazquez
President & CEO



Dear Member,
We highly value your membership at Align Credit Union and want to continue to share several important enhancements planned for the coming year.

Align is making significant investments in our systems to improve the quality of service we provide. Our teams have been working very hard to prepare for the new technology we are rolling out, and I am proud to share that the launch of our new business and consumer credit cards went smoothly. Member feedback has been positive, and our staff did an outstanding job supporting the transition. We are now turning our attention to the next phase, which is the rollout of new debit cards scheduled for February 2026.

These system upgrades will continue into June 2026 with the implementation of our upgraded back-office system. Each improvement is designed to strengthen your overall experience and ensure we are offering efficient, modern, and reliable service.

With Gratitude,
Lydia Mercedes Vazquez

"Embracing new technology helps us create better experiences, stronger security, and more opportunities for you to manage your finances with confidence and ease."
Anonymous

NEW Debit Card Service Provider: February 2026

Align Credit Union is happy to share that improvements are being made to our Debit Card Program which will include the following NEW features:



- Nationwide Funds Access
- Surcharge-Free ATM Network
- Digital Card Management
- Real Time Fraud Monitoring
- Tap to pay functionality
- Current debit card holders will not receive new cards as part of this update; new cards will be issued as current cards expire.

NEW Back Office Systems: June 2026

Behind the scenes the team is working to allow for a better member experience which is expected to be live in June of 2026.

Some member benefits will be:

- Real Time Processing
- Better Fraud Prevention
- Self Service Tools

Moving to the "Accel" Surcharge-Free ATM Network

- No ATM FEES: Withdraw cash at thousands of ATMs without paying extra charges.
- Huge Network: Access over 400,000 ATMs nationwide.
- Safe & Secure: Advanced fraud protection keeps your transactions secure.
- Always Accessible: Real-time transactions mean your money is available

Featured Products



Why wait to make your holiday dreams come true? Our Holiday Loan special has you covered!

- Special fixed rate of 7.49% APR*
- Borrow up to \$5,000 for 12 months
- No fees or pre-payment penalties
- Available until February 28, 2026

Apply Now →



Align is insured by NCUA and MSIC.

*Subject to credit approval. Annual Percentage Rate (APR) effective until 2/28/2026. The estimated payment would be 12 monthly installments of \$86.75 per \$1,000 borrowed. Limited time offer. Credit Union membership is required. Members must maintain a \$5 deposit relationship.

AUTO LOANS STARTING AT JUST 4.99% APR**
New or used, purchase or refinance, drive away with a great rate and flexible terms that fit your budget.

Align is insured by NCUA and MSIC.

APPLY NOW



**APR=Annual Percentage Rate. APR effective 11/21/2025. APR may vary based on your personal credit history. Rate posted is for a 740+ FICO Credit score and 36 months term. The estimated payment at 4.99% APR would be 36 months at \$29.97 per \$1,000 borrowed. Not available for commercial purpose vehicles. Maximum age of vehicle is 10 years old. Other rates, terms, and conditions may apply.

THE HOLIDAYS ARE A SEASON OF GIVING, AND GREENLIGHT HELPS ALIGN CREDIT UNION FAMILIES GIVE WITH INTENTION.

- FREE* for Align Credit Union families
- Gives kids a safe way to spend
- Make learning about money fun

Align is insured by NCUA and MSIC.

greenlight



Learn More

*Align Credit Union customers are eligible for the Greenlight SELECT plan at no cost when they connect their Align Credit Union account as the Greenlight funding source for the entirety of the promotion. Subject to minimum balance requirements and identity verification. Upgrades will result in additional fees. Upon termination of promotion, customers will be responsible for associated monthly fees. See terms for details. Offer ends 6/24/2028. Offer subject to change and partner participation.

+ AMESBURY + DANVERS + FRAMINGHAM + HAVERHILL + LOWELL + SEABROOK +

Spotlight on our Branch Managers



MIRANDA – DANVERS

Miranda has been a part of the Align team for more than seven years. When she isn't assisting our members, she loves hanging out with her two dogs, exploring photography, spending time outdoors, and watching airplanes.

When asked about her favorite aspect of working at the credit union, she replied: "My favorite part about working for the credit union is the relationships that I get to build each day with not only the members that we service, but the employees throughout the whole credit union. I love being able to get to help anyone when I am able, and to be able to work together with the team to come up with a solution for the members when needed."



KELLEY – HAVERHILL

With over 21 years of experience at Align, Kelley has held numerous positions within the credit union. Outside of work, she enjoys cheering on her daughter at volleyball games, socializing with family and friends, dining out, and chatting on the phone. Kelley is passionate about building relationships and providing support to both members and colleagues.

When asked of a time that made her feel proud when servicing a member she shared this story: "One time I assisted an elderly member who experienced fraud on her account. She came to the Haverhill office and was about to have a nervous breakdown. I guided her through the dispute process, opened a new account, and personally contacted the companies handling her automatic withdrawals, as well as social security and her pension provider, to update her information. I spent several hours with her to ensure everything was resolved. She was so grateful for the help and always greeted me with a hug each time she visited the branch afterward."



JENNIFER – LOWELL

Jennifer has been with the Align team for 17 years and is familiar face at our Main Office. When asked about her favorite aspect of working at the credit union, Jennifer mentioned serving members, engaging in community activities, and connecting with colleagues. In her free time, she enjoys crafting, playing bingo, and cherishing moments with her family, especially her granddaughter.

She feels a sense of pride whenever she assists a member, knowing she is positively influencing their financial well-being.



ESTELA – SEABROOK

Estela became part of the Align team in September and has maintained an impressive pace ever since. She appreciates that management values input from team members and acts on their ideas. As someone new to the region, Estela spends her spare time exploring and making the most of New England's beautiful beaches.

When asked about a moment that made her feel proud while helping a member her response was: "A member was going to fall victim of the romance scam. I was able to talk her out of wiring funds out."

Spotlight on our Branch Managers



CONSTANCE – FRAMINGHAM

Constance joined the Align team three months ago at our Framingham branch. She appreciates the community, culture, and member-focused environment. During her free time, Constance designs women's clothing and supports lung cancer fundraising initiatives. An interesting fact: in high school she was a ballroom dancer and competed at an international level.

Constance shared the following story a time when she felt proud serving a member: "Member who was coming into the branch weekly to deposit her check - educated her about our mobile banking now she can do it at her salon rental chair."



ERIC – AMESBURY

Eric has been a member of the Align team for close to six months. He brings a wealth of knowledge in banking and consumer financing. When asked about his favorite aspect of working at the credit union, he highlighted his ability to make a positive impact on those around him, whether supporting employees or members. Eric values the opportunity to assist individuals facing challenges, helping them navigate difficult circumstances and guiding them toward solutions. He stated, "At the end of the day, I want anyone I help to take comfort in the fact that I am here for them, and together we will resolve their issue."

In his free time Eric is a sports fan especially Patriots Football and Bruins Hockey, he enjoys a good movie or show, games and reading and is a huge history buff but more than anything he loves spending time with his German Shepard Batman. Weather permitting, enjoys going out on his boat.

Upcoming Holidays



Closed: Thursday 11/27/2025 & Friday 11/28/2025



2 PM Closure: Wednesday 12/24/2025
Closed: Thursday 12/25/2025
Opening at 11 AM on Friday 12/26/2025



2 PM Closure: Wednesday 12/31/2025
Closed: Thursday 1/1/2026
Opening at 11 AM on Friday 1/2/2026



Closed: Monday 1/19/2026