

Fall 2026



CREDIT UNION HAPPENINGS

**From Lydia Mercedes Vazquez
President & CEO**



Dear Member,

As we close out another quarter, I want to take a moment to thank you for your continued trust, patience, and support of Align Credit Union.

This quarter has brought continued progress as we work to strengthen the credit union, improve our systems, and prepare for what is ahead. Much of this work happens behind the scenes, but every step is focused on creating a better experience for our members.

One of our biggest areas of focus is preparing for our digital banking conversion in 2027. We know how important digital banking is to the way you manage your finances every day. Our team is already working hard on the planning and preparation necessary to provide a more modern, intuitive, and convenient digital experience. We look forward to sharing more with you as we move closer to this exciting next step.

I also want to sincerely thank our members for approving the expansion of Align's field of membership. With your support, Align is expanding our reach into 20 additional Massachusetts communities: Ashburnham, Auburn, Fitchburg, Gardner, Holden, Hubbardston, Leicester, Leominster, Lunenburg, Millbury, Oxford, Paxton, Princeton, Sterling, Sutton, Templeton, West Boylston, Westminster, Winchendon, and Worcester.

This expansion is especially meaningful to me because it is something we began talking about nearly seven years ago. To see it finally come to fruition is an exciting milestone for Align. Many of our employees live in these communities, so this expansion gives us the opportunity to not only grow our membership, but to more fully serve the communities many of our employees call home. I am excited to see the relationships we build and the opportunities this creates for Align.

There is still a lot of work ahead of us, but there is also so much to be excited about. I am incredibly proud of the progress we continue to make and grateful to all of you for being part of it. Change takes time, and your continued patience, trust, and support mean more than you know.

As always, thank you for choosing Align and allowing us the opportunity to serve you. We never take that responsibility for granted.

With Gratitude,

Lydia Mercedes Vazquez

Spotlight on Consumer Lending

Sharon Morin VP of Consumer Lending

Sharon has been with Align Credit Union for 29 years, and loves the work she does and helping our members. One experience that has stayed with her was helping a member who chose optional debt protection before unexpectedly passing away. The coverage paid off approximately \$60,000 in loans, easing the financial burden on his wife and two young children, a meaningful reminder of the impact our work can have. Outside of work, she enjoys gardening and spending time at the beach.



Maryann Polleck Consumer Loan Processor/Underwriter

With a little over 13 months at Align, Maryann appreciates the kind, funny, and knowledgeable colleagues she works with and the work-life balance her hybrid schedule provides. One of her proudest moments was identifying a fraudulent application and helping the person whose identity was being used take steps to protect himself. Outside of work, she enjoys spending time with friends and family, especially her 2 year old grandson.



Kathryn Guyot Consumer Loan Process

Celebrating 2½ years with Align this month, Kathryn loves the family atmosphere and support she receives from colleagues across every department. One of her proudest moments was helping a longtime member secure a loan for her mother's medical expenses, a meaningful reminder of the difference she can make. Outside of work, she enjoys lifting weights, boating, beach days, and spending time with her beloved Goldendoodle, whom she affectionately calls her son!



Jonathan Bevins Consumer Loan Processor

With one year at Align, Jonathan especially enjoys hearing members express their appreciation for the service they receive. One memorable experience was helping a member refinance an auto loan after the dealership required financing at a higher rate. Refinancing with Align lowered his rate and the total interest he would pay. Outside of work, he enjoys spending time in the New Hampshire mountains and reading a good book.



Featured Products & Services

Member Referral

CURRENT MEMBER INCENTIVE*

Earn \$25 credited to your checking account when your referred friend or family member becomes an Align Credit Union member.

*Each member may refer up to 20 people. Referral rewards are deposited after the new account has been open for 90 days, completed more than 3 transactions, and established direct deposit.

NEW MEMBER INCENTIVE**

Referred friends and family who join will enjoy \$25 credited to their checking covering the membership deposit.

**New member will receive a \$25 deposit into their account after it has been open for 90 days, provided there have been more than three transactions and direct deposit has been established.

Insured by NCUA and MSIC
Membership Required
NMLS ID 423280

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Make the Holidays Brighter with Our Limited-Time Holiday Loan Special!

- Special fixed rate of 7.77% APR*
- Borrow up to \$5,000 for 12 months
- No fees or pre-payment penalties
- Available from November 1, 2026 through February 28, 2027



*Subject to credit approval. Annual Percentage Rate (APR) may vary based on your personal credit history. 7.77% APR is for a 700+ FICO Score and 12 month term. The example payment would be 12 monthly installments of \$86.88 per \$1000 borrowed. 8.77% APR is for 699 and below FICO Score and 12 month term. The example payment would be 12 monthly installments \$87.34 per \$1000 borrowed. Limited time offer. APR available 11/1/2026 through 2/28/2027. Existing balances do not qualify for the promotional rate. Credit Union membership required. Members must maintain a \$5 deposit relationship.

Estate Planning Workshop

Learn how to prepare for the unexpected, how to protect your assets, and to learn the financial decisions you can make now so your loved ones won't have to.

Our next workshop:
Wednesday December 9,
2026 at 6PM
87 Hale Street, Lowell MA

[Register Today by
clicking here](#)

October is Cyber Security Month

Recent scams include calls and texts that appear to come from Align's phone number. Scammers pose as employees to gain members' trust and steal personal information.

Clicking unfamiliar links can also compromise devices and put financial accounts, including online banking, Zelle, and PayPal, at risk.



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