

Spring 2026



CREDIT UNION HAPPENINGS

From Lydia Mercedes Vazquez
President & CEO



All Branch locations, contact center and online & mobile banking will not be available Saturday May 30 and Sunday May 31, 2026 due to our system upgrade.



Dear Member,

As we welcome the spring season, a time of renewal and growth, I want to take a moment to share how proud I am of the Align team. Our employees have been working hard behind the scenes to support important system improvements that will enhance your banking experience.

As we move through this transition, our focus remains on you. We are investing in better technology, stronger security, and more efficient service to meet your needs today and into the future.

We appreciate your patience and continued trust. As always, our team is here to support you every step of the way.

Thank you for being a valued member of Align Credit Union.

With Gratitude,

Lydia Mercedes Vazquez

President & CEO

NEW Back Office Systems: June 2026

Our team has been working behind the scenes on this system conversion that will bring our members a better banking experience.

What Will Stay The Same

- ✓ Routing Number
- ✓ Debit/Credit Card Pin
- ✓ Combined Statements
- ✓ Online Banking Login
- ✓ Bill Pay

What May Change

- ✓ Member Number
- ✓ Account Number

What Will Change

- ✓ Direct Deposit/Other ACH Deposits



Visit our [resource page](#) for all the information you need regarding our system upgrade.



We are partnered with CO-OP, our members have access to nearly 30,000 surcharge-free ATMs across the U.S.

- No ATM surcharge fees*
- Nationwide and Canada-wide access
- Convenient locations including grocery stores, retail centers, and universities



[Find and ATM here!](#)

Spotlight on our Loan Originators



Andrea Brown
VP of Residential Lending

Her favorite part about being a mortgage originator is "Helping First Time Home Buyers; working with them from start to finish, the excitement when they finally are clear to close."

Jennifer Morataya
Inside Mortgage Originator/Processor II

When asked what her favorite part of helping members is she said "being part of their experience, my role is the intermediary between our processing/underwriting team and the borrowers. This allows me to ensure the process goes as smoothly as possible for all parties involved. The homeownership stage is not always easy, from the initial purchase to the refinance or home equity loan financing stage, so to make it a little easier is rewarding. Getting them across the finish line to closing is very exciting."



Nadia Rosskoth
Senior Mortgage Originator

She has been an originator for 29 years and her favorite part about working at Align is working with the members and helping them reach their goals of owning a home. "My advice for members thinking about buying a home is do not rush, take your time, get pre-approved and ask questions."



Neddie Gonzalez
Inside Mortgage Originator

"The best part of being a Mortgage Originator is meeting new people and guiding them through the journey of homeownership or refinancing. I love being able to educate members about credit, budgeting, and the steps that make their financial goals achievable. With over 25 years of experience in the credit and finance industry, I'm passionate about being part of a team of like-minded professionals who genuinely want the best for every borrower. Helping someone overcome a challenge they once thought was impossible is incredibly rewarding."



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

[LEARN MORE](#)



ANNUAL ALIGN CREDIT UNION SCHOLARSHIP PROGRAM

Align Credit Union is now accepting applications for its 33rd annual scholarship award program. High school seniors and current college students who will be enrolled in an undergraduate course of study during the 2026-2027 academic year and are current members of Align Credit Union are encouraged to apply.

Deadline: All applications **MUST** be received via mail or hand delivered to an Align Credit Union branch no later than May 1, 2026.

Eligibility: Visit AlignCU.com for eligibility and to download an application.



Home Buyer In Person Workshop

Our team of knowledgeable mortgage experts will guide you through the entire homebuying journey from start to finish.

Join us for our next in person workshop, Saturday April 25, 2026 at 12PM - 87 Hale Street, Lowell MA

[Register Today by clicking here](#)

Community Shred & Scam Awareness Day

Join us for an Align Credit Union member event!
Bring your old documents and enjoy on-site safe and secure shredding.

Saturday, May 9, 2026; 9AM - 12PM
20 Cushing Avenue, Haverhill MA



[LEARN MORE](#)