

Summer 2026



CREDIT UNION HAPPENINGS

**From Lydia Mercedes Vazquez
President & CEO**



Over the past several weeks, Align Credit Union reached an important milestone with the successful conversion to our new core banking system. This was the largest technology investment in our history and one that will allow us to better serve our members for years to come.

While no conversion of this size is without its challenges, I am incredibly proud of our employees. They embraced change with resilience, professionalism, and an unwavering commitment to serving our members. They learned new systems, adapted quickly, supported one another, and continued to put our members first through every step of the process. I could not be more grateful for their dedication.

To our members, I want to extend my sincere appreciation for your patience and understanding during this transition. We know some of you experienced longer wait times and a few temporary service interruptions as we worked through the conversion. Your kindness and support meant more to us than you know.

Overall, the conversion has been a tremendous success. While we continue to fine tune our new systems and processes, we are already seeing improvements. Call volumes have begun to return to more typical levels, although wait times remain higher than where we want them to be. We are actively hiring additional team members and making operational enhancements to provide the level of service you expect and deserve.

As we look ahead, I am also excited to share that Align has received the Division of Banks' initial approval to move forward with expanding our field of membership. If approved, this expansion will allow us to serve individuals, families, and businesses in Ashburnham, Auburn, Fitchburg, Gardner, Holden, Hubbardston, Leicester, Leominster, Lunenburg, Millbury, Oxford, Paxton, Princeton, Sterling, Sutton, Templeton, West Boylston, Westminster, Winchendon, and Worcester.

This is an exciting step forward for Align and one that reflects our continued commitment to growth while remaining focused on what matters most, serving our members and strengthening the communities we call home.

On behalf of our Board of Directors and the entire Align team, thank you for your trust, your patience, and the opportunity to serve you. We are excited about the future and remain committed to delivering the exceptional service you deserve.

With gratitude,

Lydia Mercedes Vazquez

President & CEO

Post System Conversion FAQ's

1

Why was this upgrade necessary

This upgrade ensures our systems stay current and secure, and will continue to support future growth of the Credit Union to serve the evolving needs of our Members.

2

What did not change

Your existing accounts will remain open, and scheduled payments, direct deposits, and automatic transactions will continue as usual.

3

Direct Deposits

Depending on the timing of when your employer processes their payroll, you may have earlier access to those funds. Funds processed Monday through Friday will be available up to two days in advance. For Example, if you normally receive your direct deposit on Fridays and your employer processes this on Wednesday, you may see this as available in your account on Thursday

4

Checks

Members can continue to use their checks as they are. When ordering new checks, please use your new account number.

HOME BUYER WORKSHOP

Take the first step towards owning a home by attending one of Align's free home buyer workshops



August 19 @ 6PM (online)



**August 29 @ 12PM (in-person)
110 Newbury Street, Danvers MA**



REGISTER NOW

Insured by NCUA and MSIC
NMLS ID 423280

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

Seniors & Scams Workshop & Shred Event

SENIORS & SCAMS WORKSHOP

Don't let scammers catch you off guard! Attend our Seniors & Scams Workshop to learn how to spot fraud, protect your personal information, and stay one step ahead of common scams. Empower yourself with the knowledge to stay safe and secure.



REGISTER NOW

**July 22nd, 2026 @ 11am
via Zoom**

Community Shred & Scam Awareness Day

Join us for Align Credit Union's next member only shred event!

Bring your old documents and enjoy on-site safe and secure shredding.

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

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

YOU'RE INVITED!

MEMBER
APPRECIATION WEEK
**AUGUST 17-20,
2026**

CELEBRATE MEMBER
APPRECIATION WEEK WITH US AT
YOUR LOCAL BRANCH! GRAB A
COFFEE, ENJOY SOME DONUTS,
AND CHAT WITH OUR TEAM.

LEARN MORE



Insured by NCUA and MSIC
Membership Required
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2026 Scholarship Recipients

Align Credit Union awarded \$10,000 in scholarships to ten college students attending a two or four year college or university this fall.

A reception was held on June 23rd at the 87 Hale Street, Lowell MA branch location.

Congratulations to each of our recipients on this well-earned accomplishment! Your future is bright, and we can't wait to see all that you accomplish!

Holly Fermon - University of Vermont
Olivia Soto - Providence College
Abigail Richard - Assumption University
Kristen Hermann - College of the Holy Cross
Gavin Dong - George Washington University
Ella Dong - University of Mass Amherst
Jillian O'Keefe - Northeastern University
Maya Lique - University of Mass Lowell
Charlotte Costigan - Simmons University
Declan McDonough - Worcester Polytechnic Institute

