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Align Credit Union Expands with Merger *Align Credit Union & First Choice Credit Union Announce Merger*

Lowell, MA, September 1, 2015 - In May 2015, the Members of First Choice Credit Union overwhelmingly approved a plan to merge into Lowell, Massachusetts based Align Credit Union. The merger received approval from the Massachusetts Division of Banks and the Secretary of State and went into effect on September 1st. It provides former First Choice Members access to an expanded branch network and a robust suite of financial products and services including personal and business accounts, mortgages, consumer loans, insurance and financial planning. First Choice Members will also have the convenience of online and mobile banking services and access to the surcharge-free SUM, NYCE and CO-OP ATM networks.

The newly combined credit unions will operate under the Align Credit Union name and charter. First Choice's Methuen branch will become an Align branch with limited transaction capabilities. As a result of the merger, Align will have assets of over \$580 million, over 27,000 Members and expand its branch footprint to seven locations, including Amesbury, Danvers, Framingham, Haverhill, Lowell and now Methuen.

The First Choice membership will benefit from all of Align's eServices, including telephone banking, online banking, eStatements, BillPay and mobile banking apps for iPhone®, iPad® and Android®, all of which offer mobile check deposit. Members will also have access to expert guidance at any of Align's seven branches, the Member Care Center using a special 800 number and Live Chat at AlignCU.com if they have any questions during the transition.

"Align and First Choice share similar backgrounds having been formed with industrial charters," said Thomas Ralls, First Choice President/Chairman of the Board. "Our Members are fortunate to be joining the Align family and with all that Align offers, I'm confident they will help our Members achieve all their financial goals."

"We are thankful for the opportunity to serve First Choice's Members as well as Mr. Ralls and his team have over the years," said Align President Ken Del Rossi. "We have similar values and Align is able to offer everything that the big banks can while delivering an experience perfectly tailored to our Members. We're excited to welcome First Choice Members and look forward to connecting all their banking needs."

About Align Credit Union

Since 1922, Align Credit Union has provided customized banking solutions to individuals and families throughout Northeastern Massachusetts and Southern New Hampshire. Align offers a full suite of products and services including Personal and Business Banking, Mortgages, Financial Planning and Insurance. Founded as the Northern Massachusetts Telephone Workers Credit Union (NMTW), the credit union changed its name to Align in 2013.

Membership is open to anyone who lives, works or attends school in many communities throughout Eastern Massachusetts and Southern New Hampshire. For additional information, stop by one of seven branches in Amesbury, Danvers, Framingham, Haverhill, Lowell and Methuen or visit www.AlignCU.com.

About First Choice Credit Union

In 2000, Elgasco Credit Union and Lowell Electric Light Employees Credit Union merged to form First Choice Credit Union. Members were either employed at or retired from the Columbia Gas Company of Massachusetts, Nisource, Northern Utilities, National Grid, Energy USA, Unitil, or associated with the gas, oil, electric, communication or utility industry in Essex County.

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