

THE SFCU TELLER

FROM THE DESK OF THE PRESIDENT & CEO

Dear Members,

It's hard to believe we're already halfway through the year—and as summer heats up, so does the energy here at SFCU! As we welcome the heart of the season, it's a great time to reflect on all we've accomplished together so far.

We've completed several projects across the Credit Union, from refreshed spaces to new community initiatives—all with one goal in mind: enhancing the service and experience we provide to you, our members. We've also introduced a variety of product specials designed to help you save and reach your financial goals. Everything we do is a reflection of our mission to remain "focused on you".

We saw a tremendous response to our recent Auto Loan Special, helping many of you get behind the wheel with great rates and flexible terms. And we're not done yet—more great offers are on the way to help you make the most of the season and beyond.

A true highlight of the season was awarding scholarships to an incredible group of local students. Supporting their dreams and investing in our community's future is one of the most meaningful things we do.

Of course, none of this would be possible without the support of our Board of Directors, the dedication of our incredible staff, and the continued loyalty of you—our valued members. We are so grateful for your trust and partnership.

On behalf of all of us at SFCU, thank you for being part of our Credit Union family. Wishing you and your loved ones a happy, safe, and memorable summer. And remember—wherever the season takes you, we'll be right here,

focused on you.

Joe Lajoie,
President & CEO, SFCU



HOLIDAY CLOSINGS

INDEPENDENCE DAY

JULY 4TH

LABOR DAY

SEPTEMBER 1ST

IN THIS ISSUE:

Smart Ways to Borrow

Summer Safety Alert

Exciting News

Scholarship Announcement

SFCU'S MISSION

At Somerset Federal Credit Union, we are dedicated to providing the highest quality of personal financial services in a friendly, professional manner that focuses on our members' needs and best interest.

WHAT YOU NEED TO KNOW BEFORE YOU BUY OR BORROW IN 2025

THE SMART WAY TO BORROW IN TODAY'S MARKET



Rising rates have made many people question whether now is the right time to buy a home or borrow against one. But the truth is, mortgages and home equity lines of credit (HELOCs) can still be powerful financial tools—if used wisely. A fixed-rate mortgage, for example, provides stability and helps you build equity over time.

At Somerset Federal Credit Union, we offer home loans—with competitive rates, a fast, transparent process, and local experts who guide you from pre-approval to closing. No big-bank runaround. Just honest support from a team that's “focused on you”.

Already own your home? A HELOC gives you flexible access to funds when you need them most—for renovations, education, or unexpected expenses.

We offer two smart solutions:

- Fixed-Rate Home Equity Loan – predictable payments, one lump sum
- Flexible HELOC – borrow what you need, when you need it

At SFCU, we're here to help you understand your options. With local service and honest guidance, we'll help you use your home to your advantage—today and long-term. Want to learn more? We're always happy to talk.

SUMMER SAFETY ALERT: DON'T LET SCAMMERS STEAL YOUR SUNSHINE

Summer is a time for fun, travel, and making memories – but, unfortunately, it's also a peak season for fraud. Whether you're planning a getaway, heading to a concert, or just stepping away from home for the weekend, scammers are ready to take advantage. Stay one step ahead with these quick tips:

WATCH OUT FOR VACATION SCAMS:

Only book travel through reputable sources and be cautious of listings or deals from unfamiliar websites. Always confirm your reservations directly with hotels or travel companies before sending any payment.

PROTECT YOUR HOME WHILE YOU'RE AWAY:

Avoid posting vacation plans on social media until you return. Use timers on indoor and outdoor lights, and ask a trusted neighbor to keep an eye on your property while you're gone.

BE SMART ABOUT CONCERT TICKETS:

Scammers love a sold-out show. Only buy tickets from verified platforms—never from unofficial resellers or social media posts. Fake or duplicate tickets are common and often impossible to spot until it's too late.



HELP US GIVE LOCAL STUDENTS A STRONG START!

SFCU is proud to host our Annual Back-to-School Supply Drive at both our Somerset and Swansea locations. Now through August 16th, we're collecting new school supplies to support students in our community. From backpacks and notebooks to pencils and crayons, every donation helps set a child up for success this school year.

Drop off your contributions during regular business hours and join us in making a difference—because together, we can build a brighter future.

INSTANT ISSUE DEBIT CARDS NOW AVAILABLE IN SWANSEA

We're excited to announce that our Swansea branch now offers instant issue SFCU debit cards! Whether you're opening a new account or need a replacement card, you can walk out with your new debit card the very same day—no waiting, no mailing delays. It's just another way we're making banking faster, easier, and more convenient for our members.

BANZAI FINANCIAL LITERACY PROGRAM NOW LIVE ON OUR WEBSITE!

Banzai Direct offers a wealth of resources including financial calculators, insightful articles, and coaching opportunities—all accessible from one easy-to-navigate hub on our website. Whether you're planning for the future, saving for a big purchase, or simply looking to improve your financial habits, Banzai provides the tools and information you need to make confident financial choices.

Additionally, Banzai serves as a powerful platform for connecting

members with SFCU's products and services. Seamlessly integrated into the educational content, our offerings—such as savings accounts, loans, and investment options—are presented in a way that align with your financial goals, reinforcing our commitment to your financial well-being.

We invite you to explore Banzai today and take advantage of these valuable resources. Together, we're building a stronger, more financially confident community.

Visit somersefcu.com/banzai now to get started on your journey toward smarter money management with Banzai!



NEED A LITTLE BREATHING ROOM THIS SUMMER?

With SFCU's Skip-A-Payment Program, you can take a break from your eligible loan payment and use the extra cash for what matters most—whether that's a vacation, back-to-school shopping, or catching up on bills.

It's easy to apply, and members in good standing may qualify.

Learn more:
somersefcu.com/skip-a-payment-program

SAVE THE DATE FOR SFCU'S ANNUAL MEMBER APPRECIATION & NATIONAL HOT DOG DAY WEDNESDAY, JULY 16TH

Please join us on Wednesday, July 16th from 11:00 AM to 2:00 PM at our Main Branch for SFCU's Annual Member Appreciation and National Hot Dog Day event. Members can enjoy complimentary hot dogs from County Fare Hot Dogs, served with all the fixings.

Take a spin on the SFCU Prize Wheel for your chance to win exciting prizes and exclusive SFCU merchandise. Plus, don't miss your shot at a SFCU Swag Bag and **\$100 Auclair's Gift Card**—raffle tickets will be handed out by our friendly team.

We can't wait to celebrate with you!



SFCU RECOGNIZES STUDENT EXCELLENCE WITH ANNUAL SCHOLARSHIPS

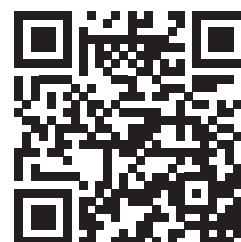
Somerset Federal Credit Union has proudly awarded three \$2,000 scholarships to high school seniors who exemplify what it means to live by the Credit Union's guiding principle: "people helping people." These students stand out not just for their academic achievement and leadership, but for their dedication to making a difference.

WE'D LOVE TO HEAR FROM YOU!

At SFCU, we're always looking for ways to improve—and your voice helps us do just that.

If you've enjoyed your experience with us, we'd be grateful if you took a moment to leave us a Google review. Just scan the QR code below to share your thoughts. Your review not only helps us grow but also helps others in the community learn about the benefits of banking with SFCU.

Thank you for being a valued member!



Hunter Pearson has been awarded the Oliver C. Perry, Jr. Scholarship, named in honor of the Credit Union's esteemed former President. Andrew Heroux has been selected to receive the SFCU Scholarship and Eric Rego has been awarded the ReachOut! Scholarship.



Hunter and Andrew are 2025 graduates of Somerset Berkley Regional High School. Hunter will attend Davidson College in the fall, where he plans to major in Psychology. Andrew will be enrolling at Wentworth Institute of Technology, pursuing a degree in Mechanical Engineering with a minor in Business.



Eric, a 2025 graduate of Bristol-Plymouth Regional Technical School, will attend Johnson & Wales University to study Cyber Security.

We extend our sincere congratulations to Hunter, Andrew, and Eric, and we wish them continued success in their academic and professional pursuits.

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