

THE SFCU TELLER



FROM THE DESK OF THE PRESIDENT & CEO

Dear Members,

As we turn the page to a new year, I am filled with gratitude for the trust and loyalty of our members. Since our founding in 1936, we have proudly served generations of members, helping them achieve their financial goals while supporting the communities we call home. This year is particularly special as we celebrate 90 years strong—a milestone that represents nearly a century of dedication, trust, and partnership.

Over the past nine decades, SFCU has grown from a small credit union into a full-service financial institution, introducing new products, expanding our branches, and embracing innovative technologies to make banking easier for our members.

As we celebrate our 90th anniversary, we are excited to give back in new ways! Throughout the year, members can look forward to special promotions, fun giveaways, and celebratory events, designed to thank you for your loyalty and be part of this historic milestone with us.

None of this would be possible without our incredible members and dedicated staff. Your trust, engagement, and support inspire us every day. Together, we will continue building on our legacy of service, innovation, and community commitment for many more decades to come.

Thank you for being part of our journey, and here's to celebrating 90 years strong—and the next chapter—together.

Warm regards,

Joe Lajoie,
President & CEO, SFCU

focused on you.

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.

HOLIDAY CLOSINGS

PRESIDENTS DAY

FEBRUARY 16

celebrating
90
YEARS **SFCU**

This year, we're proud to celebrate 90 years of serving our members and our community. Since 1936, Somerset Federal Credit Union has been built on a simple promise: to put people first and help our members build stronger financial futures. Thank you for trusting us with your financial journey — then, now, and for generations to come.

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COMMUNITY IS AT THE HEART OF EVERYTHING WE DO

COMMUNITY IMPACT IN 2025

In 2025, we were proud to continue a tradition that has defined SFCU for 90 years — showing up for the place we all call home.

From toy drives and book drives to volunteering, sponsorships, and our partnership with 12 Gives Back, we worked hand in hand with families, schools, and local organizations to support the people who need it most. Many of these efforts were made possible through the generosity of our members, whose donations helped bring books to classrooms, toys to children, and hope to families across our community.

Being rooted here means more than having a few branches—it means caring deeply about what happens beyond our doors. When we all do our part, this community grows stronger.

Thank you for being part of something that truly makes a difference.



SCHOLARSHIP APPLICATIONS ARE OPEN AND DUE APRIL 30TH



SFCU, in conjunction with our employee-sponsored ReachOut! Program, is proud to award three \$2,000 scholarships to graduating high school seniors who are members, or dependents of members:

- Somerset Federal Credit Union Scholarship
- Oliver C. Perry, Jr. Scholarship
- ReachOut! Scholarship

Applicants must complete a short application, submit a 500-word essay on “people helping people,” provide proof of college acceptance, and include a list of extracurricular activities or community service.

Completed applications must be dropped off at any SFCU branch by April 30th. Forms are available in our lobbies or can be downloaded at:

<https://tinyurl.com/SFCU-scholarships>



3 MONEY MISTAKES THAT CAN DERAIL YOUR YEAR (AND HOW TO FIX THEM FAST)

1. Letting overspending and everyday purchases drain your account

Holiday debt has a way of lingering longer than the decorations—and small purchases like coffee runs, takeout, and impulse buys quietly add up. **FIX IT:** Review your credit card and checking statements, make a short-term payoff plan, and track your spending for one month using an app, spreadsheet, or notebook. Even small weekly payments make a big difference. Awareness creates control.

2. Setting financial goals... then forgetting about them

Good intentions fade quickly without a plan. **FIX IT:** Write down one clear goal and break it into simple weekly steps—like saving \$25 a week.

3. Letting credit, subscriptions, and missed savings opportunities slip through the cracks

Your credit score affects your rates, loans, and even insurance. Meanwhile, unused subscriptions and idle cash can quietly cost you hundreds each year. **FIX IT:** Check your credit for errors, focus on small wins like paying bills on time and lowering balances, cancel subscriptions you don't use, and put extra cash into a short-term savings option like a Term Share Certificate to start seeing growth fast.

NEW YEAR. A FRESH START FOR YOUR CREDIT.

For a lot of people, January is the month of “I really should get my finances back on track.” After the holidays, the statements arrive, the balances feel heavier, and that credit score you haven’t checked in a while suddenly matters again.

The good news? You don’t have to fix everything at once. Small steps such as paying a bill on time, paying down a balance, or simply knowing where your credit stands, can make a real difference over time.

That’s where Credit Sense comes in. It’s a simple tool you can access with just a click on SFCU’s website. There’s no cost, no fine print, and no gimmicks—just an easy way to see your score, understand what’s affecting it, and get clear guidance on what to focus on next.

Learn more at:
www.somersetfcu.com/credit-score-by-savvymoney/

BANKING THAT MOVES AT YOUR SPEED

Mornings are busy! From prepping school lunches, meeting schedules and errands—the last thing anyone wants is to worry about banking. With SFCU Online and Mobile Banking, managing your money fits into your life, not the other way around.

You can deposit a check while making breakfast, send money instantly to a friend with Zelle®, pay bills without waiting in line, check balances or transfer funds anytime it’s convenient. These tools make it simple to stay on top of your finances, avoid late fees, and feel in control, even on the busiest days.



THINKING ABOUT A LOAN THIS YEAR?

It’s early in the year, and you may be thinking about the things you’ve been putting off: a car that’s getting expensive to maintain, home projects that can’t wait any longer, or simply the relief of getting bills under control so life feels a little lighter.

The thought of a loan can feel overwhelming—but it doesn’t have to be. At SFCU, you can apply online from home or in person if you prefer. Decisions are made locally, based on real understanding of your situation, not a generic system. Most members are done in about an hour and walk away with clarity instead of stress.

A loan isn’t just numbers on a page. It’s a step toward the

things you’ve been thinking about and the peace of mind that comes from having a plan. Sometimes the hardest part is taking the first step—and this year, it’s easier than ever.

SCAMS REMAIN A PROBLEM IN 2026

Scams are everywhere, and they’re getting more sophisticated. From phishing emails and fake phone calls to lottery and tech support scams, scammers are finding new ways to trick people every day. If something seems too good to be true, pause. Verify it comes from a trusted source, and if you’re ever unsure, contact us. A quick check can protect you from falling for a scam and give you peace of mind.

JUST TWO DAYS: FEBRUARY 13TH–14TH

This February, there’s an extra reason to explore your options. For our 90th anniversary, we’re offering auto loan rates as low as 4.90% APR[†] on new cars (2025–2026)—a little nod to 90 years of helping members reach their goals—and 5.25% APR[†] on used cars (2019–2024).

OUR AUTO LOAN SPECIAL IS BACK...

TWO DAYS TO DRIVE OUR AUTO LOAN SPECIAL HOME.

ACT NOW! LIMITED-TIME OPPORTUNITY
GOOD FOR APPLICATIONS SUBMITTED 2/13–2/14. ONCE APPLICATION IS SUBMITTED, OFFER IS GOOD FOR 30 DAYS.

NEW CAR RATES AS LOW AS
4.90% APR[†]
FOR TERMS UP TO 72 MONTHS

USED CAR RATES AS LOW AS
5.25% APR[†]
FOR TERMS UP TO 72 MONTHS

1 HOUR IN & OUT

APPLY ONLINE OR CALL 508-678-2851 OPTION #2 FOR AN IN-BRANCH APPOINTMENT.

90 SOMERSET
focused on you.

†APR = Annual Percentage Rate. Rates are based on creditworthiness and qualifications; not all applicants will qualify. Membership required. Vehicle eligibility applies. Loan terms and conditions apply. Limited-time promotional offer subject to change without notice.

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QUIZ TIME:

ARE YOU MAKING THE MOST OF
YOUR MONEY? TAKE THE QUIZ!

Answer these 5 questions to see how financially “powerful” you are — and discover SFCU tools that can help you level up.

You want to see your savings grow automatically. What’s your move?

- A) Set up automatic transfers from checking to savings—I like small steps that add up
- B) Move money when I remember—sometimes it works, sometimes not
- C) I don’t have a system—savings happen when they happen

Paying bills on time is important to your credit. How do you handle it?

- A) I schedule automatic payments and check balances regularly
- B) I set reminders but don’t always follow them
- C) I pay when I notice bills — sometimes late

You want to keep tabs on your credit score. You...

- A) Monitor it regularly and take steps to improve it
- B) Check it occasionally, when I think about it
- C) Don’t track it — I’m not sure where to start

You’re thinking about a short-term financial goal (vacation, car, or home improvement). You...

- A) Use a dedicated savings account or IRA to make progress
- B) Save when I can — it’s sporadic
- C) Wait until I have extra money — often nothing happens

You want easy, fast ways to move money or pay friends/family. You...

- A) Use tools like Zelle, Bill Pay, and Mobile Deposit
- B) Do it manually or with checks
- C) Avoid it — I’m not confident with online tools

WE’D LOVE YOUR FEEDBACK!

Your voice helps shape what we build for our members. Take a quick survey at the link below and tell us what’s working, what you wish to see, and how we can better support your financial goals this year.

Sample question you’ll see:

“What SFCU tool or service has made managing your money easier?”

What other members are saying:

“I sincerely appreciate the personalized experience we receive from all of the staff.”

It only takes a few minutes — and it makes a real difference.

SURVEY LINK

<https://tinyurl.com/SFCU-survey>



Mostly A's: Financial Champ
You're using your money strategically, taking advantage of SFCU tools, and building habits that give results. To take it even further, check out our Online & Mobile Banking tools at www.somersefcu.com to set up automatic transfers, monitor your credit with Credit Sense, or start a short-term IRA to see measurable growth in just months.

Mostly B's: Budget Builder
You're on the right track, but a few small changes could make a big difference. Try using Credit Sense to track your score, automate savings, or explore our IRA Term Share Certificate for short-term growth. Little steps can help you start thinking and acting more like a Financial Champ.

Mostly C's: Money Explorer
Don't worry, everyone starts somewhere. Begin with one SFCU tool: set up Online Banking and Mobile Deposit for convenience, read about budgeting in our Banzai library, or check your credit score with Credit Sense. The key is action — even small habits compound over time.

ACCESS YOUR ACCOUNTS ANYTIME!

 <p>ONLINE BANKING</p>	 <p>MOBILE BANKING</p>	 <p>TELLERphone BANKING</p>	 <p>ATMS</p>
<p>somersefcu.com/online-banking/</p>	<p>somersefcu.com/mobile-banking/</p>	<p>To enroll, simply dial 800-495-2081 from a touchtone phone, and you're banking!</p>	<p>www.allpointnetwork.com/locator</p>

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SWANSEA BRANCH: 1723 G.A.R. Highway | Swansea, MA 02777

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CONNECT WITH US!

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Credit Union NMLS ID: 421594

