



President's Pen

Happy New Year! This time of year always calls for reflection. To me, a part of that is explaining how thankful we are to all of our members for their continued engagement and support. We are truly here to serve you. Please continue to reach out with your financial needs and we will do our best to help you with a solution.

Unbelievably, the end of 2021 also marks two years of us living in a pandemic. We all hoped things would be closer to "normal" by now, perhaps in some ways we have found some normalcy, however we remain optimistic that those pre-pandemic days are not too far off on the horizon. In the meantime, we will continue to ask our members and our team to wear masks while in branches. Your safety and that of our team are a top priority.

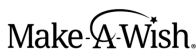
If there has been a silver lining to all of this, it is our increased ability to help you do your banking in a convenient and safe way. Our online and mobile options as well as our upgraded ATMs continue to allow you, our members, to perform every financial need online or remotely.

Stay safe and stay in touch.



Brett A. Smith
President and CEO
One Credit Union

A Charitable Re-Cap



With the help of our members, local organizations, and the OCU team, we raised over \$6,900 in 2021! One Credit Union will match these donations, and put a little cherry on top, for a total of **\$15,000!** These

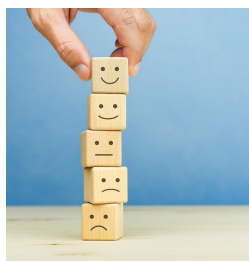
funds will go directly to Make-A-Wish Vermont and New Hampshire to help local kids in need. Thank you to all those who contributed! Stay tuned for more community support in 2022.

Avoid Card Scams with Card Controls

Nationally, card fraud is up 44% over the last year. Protect yourself with Card Controls from One CU! All debit and credit cardholders can control how, when and where their debit and credit cards are used. [Learn how here!](#)



We Want Your Feedback



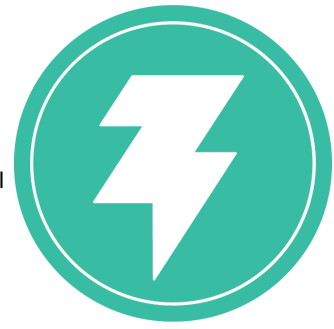
Please consider filling out our [Member Survey!](#) Feedback is a gift, and we take your opinion seriously. [The Survey](#) takes minutes, and helps us turn the changes you want to see into reality.

To sweeten the deal, we will be drawing 4 respondents at random. The first will receive a **32GB iPad**. Subsequent winners will get a **\$100 or \$50 Visa Gift Card**. Winners will be drawn on Monday, January 31st and be notified by email. Winners must respond by February 7, 2022 to claim their prize.

With Rewards Plus Checking we saw savings right away with the cell phone insurance - saving \$10/month on that feature alone! Best of all, I get fraud protection features that allow me to lock down my debit card and prevent it from being used by hackers."
-Jennifer, Newport

Enter to Win

Has your Rewards Plus Checking Account saved you money? Share your savings story! Tell us about your favorite money saving feature by sending an email to ISaved@onecu.org - you could win \$100. [Get the details here.](#)



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