



# NESC NEWS

Winter 2026

Thank you for being part of the NESC community. As we close out the year, we're excited to share this season's highlights and offer a glimpse of what's ahead as we continue supporting our members and our community.

## Tap. Pay. Done. Your Contactless Card is here!

Paying just got easier! NESC debit and credit cards now include **contactless tap-to-pay technology**—fast, simple, and secure!

### How to Get Yours

- **Expiring Cards:** Your next replacement will automatically be contactless.
- **Debit Cards:** Want one now? Stop by any branch and we'll print one instantly.
- **Credit Cards:** Ready for an upgrade? Give us a call and we'll order your new card.

### Safety by Design

Each tap uses a unique, encrypted code—meaning your card number stays private and protected. It's security you can trust, built right in.

### Made for Our Members

We're always working to bring you the **latest, safest, and most convenient** ways to bank. Contactless cards are just one more way we're making your day a little easier.



## Growing Together: Our Community Charter Update

This year, NESC received approval for our expanded community charter—an exciting milestone for both our members and the communities we serve. It strengthens our role as a trusted neighbor and reinforces our commitment to service and connection.

### More Support for Our Members

Growth allows us to continue delivering what matters most: personal, local service.

*Real People. Real Support. Every interaction, every day.*

### Reaching More of Our Community

Our expanded charter lets us support additional towns across the Merrimack Valley, creating new opportunities to partner with local schools, nonprofits, and organizations.

### Benefits That Come Back to You

A growing membership helps us maintain competitive rates, lower fees, and programs designed with our members in mind — *because everything we do is for you.*



# Annual Meeting Notice

## April 15, 2026

The business meeting and the election of directors will be the order of business. The Nominating Committee has selected the following candidates for board positions:

**Ronald Martin** – Ron joined the NESC Board of Directors in 2015 and has been an NESC member since 1961. He worked 38 years with the IRS and 10 years for the City of Lawrence. Ron has also served on the Lawrence Housing Authority, the Lawrence Redevelopment Authority, and as Registrar of Voters, and he remains active in several local civic organizations.

**James Pickul** – Jim joined the NESC Board of Directors in 2020 after several years of volunteer service on the Supervisory Committee. He retired from the IRS after a 37-year career and brings a strong sense of community and service to the Board.

Nominations for vacancies may also be made by petition, filed no later than February 15, 2026. If interested, please contact the nominating coordinator at 978-645-6953 or by email at [nesc308@nescfcu.org](mailto:nesc308@nescfcu.org). Voting will occur during the annual meeting and there will be no nominations from the floor. The location and structure of the annual meeting will be announced in March 2026.

## Season of Giving: A Look Back

This season, our members and employees joined together to support our communities, helping families across the Merrimack Valley and Southern NH.

Here's a look at what we accomplished together:

- **Festival of Trees (Methuen)** – NESC continued our annual tradition with a beautifully decorated tree supporting this beloved community event.
- **Salem, NH Chamber Festival of Wreaths** – We joined the celebration with a festive wreath entry, helping raise funds for local programs and families.
- **St. Ann's Home Giving Tree** – Our annual tradition continued as members and staff selected gift tags to ensure every child at St. Ann's Home received a special holiday gift.
- **Fall Food Drive for Lazarus House Ministries** – Thanks to your kindness, we collected a generous amount of food to support local families in need.
- **Lawrence Rotary "100 Coats for 100 Children"** – We proudly supported this effort to ensure local children stay warm this winter.
- **Giving Tuesday** – Members nominated their favorite local nonprofits, and we awarded four \$250 donations to organizations making a difference right here in our community.



Because of you, the spirit of giving thrived.

**Methuen Branch**  
244 Pleasant Street  
Methuen MA 01844

**Monday through Friday**  
8:30am - 5:00pm

**Saturday**  
8:30am - 12:30pm

**Lawrence Branch**  
14 Amesbury Street  
Lawrence MA 01840

**Monday through Friday**  
8:30am - 5:00pm

**Saturday**  
8:30am - 12:30pm

**Andover IRS ATM Location**  
(IRS employees only)  
310 Lowell Street  
Andover MA 01810

### Privacy Notice

Federal Law requires us to inform you how we collect, share and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at [nescfcu.org/privacy-policy](https://nescfcu.org/privacy-policy) or we will mail you a free copy upon request if you call us at 978-688-8800.

