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**BOSTON'S LEADING CREDIT UNIONS**

## The Future is Bright

With a newly minted name, BrightBridge Credit Union's solutions-oriented culture serves everyday people seeking a financial institution that has their back.

**T**he future is bright for credit unions; while mergers have reduced their numbers nationwide, the remaining institutions have never been stronger.

"More people than ever are banking with credit unions, making record deposits and loans," says John J. Howard, president and CEO of BrightBridge Credit Union. "As an industry, we aren't after making a profit; we're invested in serving people as a financial institution that has their back."

Formerly known as Merrimack Valley Credit Union, BrightBridge Credit Union offers the products one can typically expect from a national bank coupled with a team of community-minded collaborators who are passionate about helping their neighbors find success.

"The best thing we offer members is our culture," Howard says. "We have a bright, positive, solutions-oriented team that follows the principle of 'people helping people.' When someone's bank or credit union can't help them, we're here to hold their hand and work through their financial problems."

### The Best Place to Work

BrightBridge Credit Union's corporate vision is to create both the greatest place anyone has ever worked and the greatest place anyone has ever banked.

"Being the best place to work doesn't mean taking things easy," says Howard. "BrightBridge

is a team of high performers who love the feeling of accomplishment after helping members overcome their financial challenges. We're a team of runners."

The nature of the credit union industry allows the team to collaborate with industry leaders nationwide who share resources and strategies to learn from one another about how to make the most of each member's money.

"I'm surrounded by great people who care for their communities and find ways to get better at what they do each day," says Howard. "We hold each other accountable and elevate one another with honest feedback to learn what's working and how to improve our culture to do right by our members."

### The Best Place to Bank

When BrightBridge Credit Union team members love where they work, they naturally make it the best place to bank. The support they receive from one another is reflected in their interactions with members and coworkers, whether on the clock or out in the community.

"If a member has a problem, we sit and listen. They're our shareholders. If you have an account, you are an owner and can steer where the credit union goes," says Howard.

As a cooperative financial institution, every BrightBridge Credit Union member is an owner with a say in how the organization is managed. Members vote annually for the board of directors, who then establish



**John J. Howard,**  
President and CEO

the credit union's values and direction. Team members take the time to get to know members personally, understanding how they can meet their unique financial needs.

It's a mission that Howard takes to heart.

"BrightBridge is the best place I've ever worked," says Howard. "I love my team, and my team loves one another. They have my back, and I have theirs. Together we act as one team, living out our mission to improve the lives of our owners."



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