

Member-Owner FALL 2025 *Update*



A Publication With News & Financial Education For The Member-Owners of MEMBERS1st.

Plastic & Virtual
VISA GIFT CARDS

Great for holidays & special occasions!

- Low purchase fee of \$4.00
- \$10.00 - \$1,000.00 options
- Safer than cash!



Accepted anywhere a VISA logo is present worldwide.



October 1-31

Kids' Coat Drive
(See website for details)

October 10

Join us for a Blood Drive at our Marshalltown Branch

October 13

Offices closed for Columbus Day

October 14

Free Cybersecurity Workshop
(See back page for details)

November 10

Stop by a branch to enjoy coffee & cookies in honor of our Veterans

November 11

Closed for Veterans Day

November 27

Offices closed for Thanksgiving

December 5

Holiday Open House
Stop by for holiday treats!

December 24

Offices close at noon

December 25

Offices closed for Christmas

January 1

Offices closed for New Year's Day

It's Time for Tailgates & Great Rates



Ask about our
GREAT RATES
+ up to
\$500 cash!

Move your auto loan from another lender to MEMBERS1st & get a rate as low as 5.49% APR* + 1%[†] cash back, up to \$500!
We do all the work. You do all the saving.

*Annual Percentage Rate. Loans offered with approved credit. Average monthly payment of \$572.90 each month for a term of 60-months when borrowing \$30,000 at 5.49% APR for a 2023 or newer vehicle. Minimum loan amount of \$5,000 to qualify. Offer subject to change without notice. [†]1% cash back is based on the loan amount of the vehicle only. It does not include fees such as title or license, and does not include the cost of additional services, such as GAP, Extended Warranty, etc. Additional restrictions may apply, see credit union for details. Federally insured by NCUA. NMLS#461085

Scan for a free payment quote!

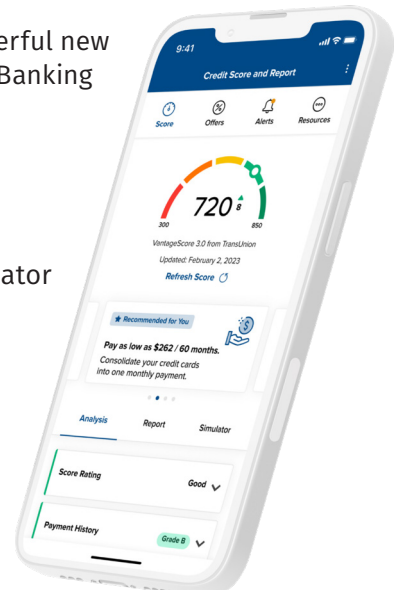
Take Control of Your Credit—For Free!

We recently introduced **Credit Score & Report**, a powerful new tool built into our Online Banking service and Mobile Banking app. With this new, free tool, you can:

- View your score and report
- Get daily updates with no impact
- Receive real-time credit alerts
- Explore “what if” scenarios with the score simulator
- See tips to boost your credit score

All of this, plus it's ad-free, secure, and no cost.

Start using Credit Score & Report today! Simply enroll in Online Banking or our Mobile Banking app.



Get Retirement-Ready

If retirement is 10-15 years away, start building your debt-free strategy with our **10 & DONE LOAN!**

- Pay off your mortgage before you retire
- Combine debt into one easy payment
- Borrow up to 85% LTV with no mortgage insurance, low closing costs, and just a 1% origination fee

Say goodbye to debt and hello to retirement!



Scan now to apply!

As low as **4.87% APR*** for 10 years!



*Annual Percentage Rate. Rate accurate as of 8/1/2025. Rates, terms and conditions subject to change, and vary based on creditworthiness, qualifications and other factors. All loans subject to approval. Not all borrowers will qualify. Suggested minimum loan amount of \$30,000. Offer applicable to 85% of determined property value. An appraisal is required for loans with a loan-to-value greater than 80% and is the member's responsibility. The range of costs for the appraisal is generally between \$450-\$700 but can vary. Property insurance required. If your property is in a flood plain flood insurance is required. Other restrictions may apply. See credit union for details. Federally insured by NCUA. Equal Housing Opportunity. NMLS#461085



6 Tips to Prevent Fraud

In our most recent blog article, we shared tips for protecting your information and your wallet.

- 1 – Think before you share account numbers or even your birthdate.
- 2 – Be mindful of where you swipe your credit and debit cards.
- 3 – Use strong passwords and change them often.
- 4 – Monitor your accounts often using online and mobile banking services.
- 5 – Avoid public WiFi for financial transactions.
- 6 – Don't over-share on social media.

To read the full article, go to our website and visit the **Learn/News** section.

Attend our **FREE** Cybersecurity Workshop

Tuesday, Oct. 14 at 6PM
at our Marshalltown branch



Scan to register!

Earn **7% APY*+**

on balances up to \$5k with **YIELD 1st Checking**



TWO NEW REWARDS CHECKING OPTIONS



Receive **1% Cashback*** with **USE 1st Checking**

*APY= Annual Percentage Yield. Rate as of 6/1/2025. 0.10% APY on balance above \$5,000. Rate subject to change.



*Must be enrolled in eStatements, log into online banking, have 20 card purchase transactions, and ACH deposit of \$500+ per month to qualify. Maximum of one Rewards (dividend/cashback) Checking Account per individual. Federally insured by the NCUA.



website: **www.MEMBERS1st.com**
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(800) 245-6199



Ames | Boone | Eldora | Iowa Falls | Marshalltown | Traer