

Member-Owner

FALL 2026

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 12

Offices closed for Columbus Day

October 15

Doughn't Feel Good to CU!?!
Stop by a branch to enjoy a donut on International Credit Union Day.

November 10

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

November 11

Closed for Veterans Day

November 27

Closed for Thanksgiving

December 4

Holiday Open House - Enjoy holiday treats at our community branches!

December 24

Offices close at noon

December 25

Closed for Christmas

January 1

Closed for New Year's Day

Do it ALL this Fall!

With a Home Equity Line of Credit



A Home Equity Line of Credit is your go-to when you need money for literally anything.

Home improvements and additions, unexpected expenses, events, debt consolidation - you name it, you can use a HELOC to pay for it.

Apply at www.MEMBERS1st.com

Scan to apply now!

*APR=Annual Percentage Rate. *Consult a tax advisor. An appraisal is required for loans with a loan-to-value greater than 85%. The range of costs for the appraisal is between \$450.00 to \$750.00, and the applicant is responsible for this cost. hoME1st Equity Line of Credit is an adjustable-rate product and may adjust quarterly. Refinance of existing M1CCU loans not eligible. Subject to membership, credit, and underwriting guidelines. Max. Annual Percentage Rate (APR) is 18%. The Index rate is the Prime Rate as published in the Wall Street Journal on the date, 60 days prior to any scheduled rate adjustment, plus a margin with a floor rate of 4.25%. The current fully indexed rate as of 4-31-2023, is 8.00% APR for a loan-to-value up to 85% & 9.50% for a loan-to-value up to 100% with a qualifying credit score. There are no annual fees. **There may be an early termination charge applied if the line of credit is closed within 36 months of opening. Property Insurance required. Federally insured by NCUA. Equal Opportunity Lender. NMLS#461085

Receive up to \$120*/year with USE 1st Checking!

*1% cashback on debit card purchases, up to \$10/month. To qualify for cashback, utilize free eStatements, log into online banking, have 20+ debit card purchases, and ACH deposits of \$500+ per month! Maximum of one Rewards (dividend/cashback) Checking Account per individual. No penalty or fee for months that don't meet qualifications. Federally insured by NCUA.



MEMBERS1st Has a New Home at Iowa State!

We're excited to be serving Iowa State University students, faculty and staff from our new branch inside the ISU Memorial Union!

Stop by and say hello to our friendly team, who are available Monday-Friday from 10 a.m.-6 p.m. and Saturdays from 10 a.m.-2 p.m. You'll also have access to an ITM whenever the Memorial Union is open, making it easy to take care of your banking when it's convenient for you.



Don't Let Scammers Steal Your Holiday Cheer

As holiday shopping season approaches, be mindful of the websites you're shopping on. Scammers often create fake websites, emails and text messages that look like familiar retailers.

Additionally, don't click links in unexpected emails or text messages. Instead, visit the retailer's website by typing the address into your browser or using a trusted bookmark. Before entering personal or payment information, double-check the URL to make sure it's legitimate.

A little extra caution can help keep your holiday shopping merry—and your information safe.



**'Tis the season
for a MEMBERS1st
Holiday Loan!**

Apply today!

Now through Dec 31st,
borrow \$1,000 - \$3,000
for up to 12 months with a
rate as low as **9.74% APR!***

*Annual Percentage Rate. Actual rate may be higher or lower based on credit approval and qualification. Only one loan per qualified member. Offer expires 12/31/2026. Average payment of \$263.39 when you borrow \$3,000 for 12 months at 9.74% Annual Percentage Rate and make equal monthly payments. Federally insured by the NCUA. Equal Housing Opportunity. NMLS #461085



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



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