

Member-Owner Fall 2023 Update



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



Electronic Statements

The faster, more secure way to receive your statements.



Financial Planning & Management Services through First Community Trust

We are pleased to announce our partnership with First Community Trust (FCT). FCT is a nationally chartered trust company offering trust, investment, and retirement services, primarily through credit unions. Their services include wealth management, estate planning, trust planning and retirement planning.

This partnership allows us to further our mission of financially empowering central Iowa, and to be our members' one-stop financial partner. To learn more, visit our website or contact Jason Freese, our FCT Representative, directly.



Jason Freese, Trust Officer
(515) 956-3030
jasonf@members1st.com

Mark YOUR Calendar

October 1-31

Kids' Coat Drive
(See website for details)

October 1 - November 30

Enroll in Online Bill Pay for a chance to win a KitchenAid Stand Mixer!
(See website for details)

October 9

Offices closed for Columbus Day

November 10

Stop by any branch to enjoy coffee & cookies in honor of our veterans

November 23

Offices closed for Thanksgiving

December 25

Offices closed for Christmas

January 1, 2024

Offices closed for New Year's Day



FREE SHRED FRIDAY

3rd Friday of every month

Do it ALL this Fall!



with a Home Equity Line of Credit from MEMBERS1st

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.

More details & apply at www.MEMBERS1st.com.

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. There are no annual fees. Federally insured by NCUA. Equal Opportunity Lender. NMLS#461085



Scan to apply now!

Exciting Branch Updates



Eldora

Our **Eldora** branch has been servicing members from a temporary location since 2022, but we will soon move to a permanent location at 1402 Washington Street in Eldora. The new location will allow for expanded services in the coming months, including drive-up service, safety deposit boxes, and an ATM.



Marshalltown

The construction of our new **Marshalltown** branch is progressing and is on schedule to open in spring 2024. We're excited to serve our Marshalltown community members from one convenient location!

Juntos Avanzamos Proclamation Ceremony

MEMBERS1st has been designated as a “Juntos Avanzamos” (Together We Advance) credit union for our continued dedication and enthusiasm in serving the Hispanic and immigrant communities. Please join us in celebrating our Juntos Avanzamos designation and our ongoing commitment to Financially Empowering Central Iowa!

**MEMBERS1st Community Credit Union's
Juntos Avanzamos Proclamation Ceremony
Sunday, October 15th from 12-1 pm
13th St. District - West End Park
220 N. 13th St. in Marshalltown**



Common Facebook Marketplace Scams

Facebook Marketplace has recently become a go-to destination for people to buy and sell personal goods. Unfortunately, Marketplace's popularity also makes it an attractive destination for scams. Here are some common scams to watch for:

- As a seller, do not send the item before you receive payment.
- Beware of anything that's for sale for a fraction of the proper retail price.
- Someone offers to pay you more than you're asking for an item (likely via check), and then asks you to refund the overage. Their check will bounce, leaving you without the item and the money you “refunded” them.
- If you ship an item to a buyer, always use a tracking number so you can dispute any claims that a package has been lost or was never shipped.

Visit the Security Center of our website and click on the “Fraud Prevention Emails” section to learn about more scams and how to avoid them.

Locations: Ames • Boone • Eldora • Iowa Falls • Marshalltown • Traer

website: www.MEMBERS1st.com

e-mail address: Info@MEMBERS1st.com | (800) 245-6199

