

Member-Owner

MEMBERS1st Community Credit Union

Update

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

SUMMER 2021



It's ME1st
at MEMBERS1st!

 **Mark
YOUR
Calendar**

July 5

Offices closed for Independence Day

July 9

Absentee mail-in ballots for Board elections must be postmarked by today.

July 12

Electronic voting for Board elections closes at 5:00PM.

July 14

All MEMBERS1st branches will close at 4:00PM. Your Virtual Annual Meeting begins at 6:00PM.

July 19-31

Pick-up your pre-ordered Youth Month swag bags!

September 6

Offices closed for Labor Day



Register NOW for YOUR Virtual Annual Meeting

All members are encouraged to participate in the 57th Annual Meeting of MEMBERS1st Community Credit Union on **Wednesday, July 14th at 6:00PM**. The meeting will once again be held via a Zoom webinar, so be sure to register on our website and then use your unique Zoom link to tune-in! If you're unable to join via video, you can still register and receive a call-in number to listen to the meeting. Our staff will provide updates about your credit union, you'll hear from members and board members, and we'll even give away some great prizes to those who tune-in!

WHAT YOU **DO** NEED TO PARTICIPATE:

- Computer or mobile device
- An Internet connection
- Sound/speakers

WHAT YOU **DON'T** NEED TO PARTICIPATE:

- A web camera
- A microphone
- To be "presentable"

All MEMBERS1st branches will close at 4:00PM on July 14th so our staff can prepare for the Annual Meeting.

>>See inside to meet this year's board candidates.

Meet This Year's Board Candidates



Tami Lichtenberg (Incumbent)

Tami Lichtenberg is a Director of Healthcare Management. She has served on the MEMBERS1st Board of Directors for six years. Tami believes her previous experience and her desire to give back to credit union membership will benefit the board going forward.



Dr. Randy Swarts (Incumbent)

Dr. Randy Swarts previously served on the MEMBERS1st Board from 1991 to 2001. He held positions on the Audit Committee in addition to serving as Chairman and CFO. Dr. Swarts joined the board again in 2012 and again

served on the Audit Committee. He is currently Chairman of the Board.



Dan Aastrup (Incumbent)

Dan Aastrup has been seated on the MEMBERS1st Community Credit Union Board for three years. He is a resident of Iowa Falls and has been the Director of Rural Iowa Waste Management for 15 years. Dan believes his experience

managing a business, as well as his compassion for others, will continue to benefit the MEMBERS1st Board. When asked why he wants to serve on the board after joining the credit union six years ago, Dan said, "I believe in credit unions and what they do for the working person, and now I believe it's time to give back."



Ronda Kelley

Ronda Kelley has served as a librarian of the Ericson Public Library in Boone for the last 8 years and holds a degree from Durham College in Ontario, Canada. She has also served as a MEMBERS1st Associate Board Member for one year.



Jack Evans

Jack Evans is a Mechanical Engineering and incoming concurrent MBA student at Iowa State University, where he is also employed as a Manufacturing Lab Technician. A MEMBERS1st member for 21 years, Jack believes that serving as a board member would be a great way to

learn more about the credit union and its relationships with community partners, in addition to exploring the ways in which the entire field of membership can be served.



Vote for 3 Candidates in This Year's Election

Our Annual Meeting is once again being held virtually, so we will not have in-person voting the day of the meeting. Instead, members can vote via absentee ballot or online.



Online Voting:

Simply login to "It'sMe247" Online Banking by July 12, 2021 at 5:00PM and click the "Place Your Vote" button in the left column.



By Absentee Ballot:

Call Monna Ohlfest at (641) 732-2836 or email MonnaO@MEMBERS1st.com to request a paper ballot. Returned ballots must be postmarked no later than July 9, 2021.

Members ages 16 and older in good standing may vote to fill three positions on the Board of Directors, each serving a 3-year term. This year incumbents Dr. Randy Swarts, Tami Lichtenberg and Dan Aastrup are seeking re-election to the Board, and Ronda Kelley and Jack Evans are vying for positions as well. No nominations will be accepted from the floor.

You can read each candidates' full biography on our website at www.MEMBERS1st.com/board-candidates.

Coming Soon!



**Secure Video Banking
with MEMBERS1st!**

Member-Owner *Update*



JANET BORER

INTRODUCING GREENPATH FINANCIAL WELLNESS

Rarely have I been as excited about the launch of a service at the credit union than I am about MEMBERS1st's new partnership with GreenPath Financial.

One of the most fundamental functions of a credit union is to help folks improve their financial wellness. MEMBERS1st is pleased to partner with GreenPath Financial to further expand the resources available to members who need one-on-one financial advice from a trusted, confidential source. GreenPath offers certified experts who will help explore options with our members for easing financial stress, demystifying financial topics, or achieving their financial goals.

GreenPath is staffed by specialists who offer guidance in the areas of student loans, eviction, divorce, death of a spouse, purchase of a home, and a variety of other life events. As a financial educator, Greenpath will review credit reports with members who want to learn more

about their situation or take steps to improve their credit or perhaps just want to know how credit reports work. They will help craft spending plans for those wrestling with debts or trying to save more.

If the answer for a member is to enter a Debt Management Program, GreenPath will negotiate affordable payments on a member's outstanding debts and facilitate the disciplined pay down of the debt on the member's behalf until the debt is extinguished. The member can monitor their progress via a personal web portal. Best of all, the plan aims to help set members up for future success by retiring their debts and improving their credit profiles.

As a benefit of belonging to MEMBERS1st, member-owners have access to almost all services provided through GreenPath free of charge. Service and support is available to all of our members, regardless of language preference. Services can be accessed by calling 877-337-3399 or going to www.members1st.com/greenpath-financial-wellness.

Giving Back To Our Communities MEMBERS1st Awards Seven \$1,000 College Scholarships

Congratulations to the following members who each received a \$1,000 College Scholarship for the 2021/2022 academic year! Scholarship recipients were selected based on academic achievement and school/civic involvement, as well as their essay submission on the following topics: *What has impacted your understanding and attitudes about money, both positively and negatively? What types of financial education, resources or coaching can the credit union provide that will enrich our members' understanding of money, or enhance the positive attitudes they already have?*



Jack Evans



Zoey Hightshoe



Quincey Lascheid



Olivia Ryan



Tate Sandvig



Nickolai Stevens



Alizarin Purtle

Member-Owner *Update*

MEMBERS1st **COMMUNITY CREDIT UNION**

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Going to College this Fall? Take us with you!

Whether you're going to a college that's a few hours away from home...or a few states away from home, you can take MEMBERS1st with you! We have all the accounts and resources you need to access your accounts where and when you need them.

- ✓ Free checking account with a free debit card
- ✓ Hundreds of surcharge-free ATMs
- ✓ A Virtual Coin Jar account to help you stay organized & save with every debit card purchase
- ✓ Free Online & Mobile Banking – send & receive money to anyone using their email address or mobile number
- ✓ Choose between a Credit Builder credit card* or Visa Reloadable card
- ✓ Student loans for undergraduate students, graduate students, or parents who are helping a student pay for school.

Visit www.MEMBERS1st.com/college
to see your options.

**Cards offered with approved credit.*