

Member-Owner

SPRING 2026

Update



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



Take Control of Your Health Costs with a Health Savings Account from **MEMBERS1st!**

Mark YOUR Calendar

- March 20**
Deadline to submit your name for a board position
- April 15**
Tax deadline & final day to contribute to an IRA or HSA for the 2025 tax year
- May 25**
Closed for Memorial Day
- June 15**
Online voting for board candidates opens
- June 19**
Closed for Juneteenth
- July 4**
Closed for Independence Day
- July 6-10**
Celebrate Youth Week at MEMBERS1st
- July 16**
Your 62nd Annual Membership Meeting



Get Ready for your 62nd Annual Membership Meeting

Thursday, July 16, 2026

62nd Annual Membership Meeting will take place on the evening of Thursday, July 16, 2026, at Midnight Garden, 1501 S. 17th Ave., Marshalltown. The annual meeting is an important part of the credit union's structure and provides a valuable opportunity to learn more about your credit union, connect with the board members who represent you, and engage with fellow members and staff.

Members age 16 and older are invited to participate in this year's Board election. Candidate information will be posted on the website, and online voting will open Monday, June 15, 2026. Be sure to watch the website, Facebook page, and upcoming newsletters for board candidate bios and voting options.



Scan for more details.



Motor Homes, Campers, Snowmobiles, Motorcycles, Boats, Trailers, ATVs, and more!

*Payment based on 2024-2026 model years at 6.49% Annual Percentage Rate for 180 months. Other rates and terms available. Not all vehicles will qualify for 180-month term. Rates, terms and conditions subject to change, and vary based on creditworthiness, qualifications and collateral condition. All loans subject to approval. Not all borrowers will qualify. See credit union for details. Federally insured by NCUA.



Amy Lang, VP of Business Services
800-245-6199
amyl@members1st.com

Business Services from MEMBERS1st

Our business services are designed for businesses of all types and sizes, and the right financial services can help your business grow.

- Business Checking
- Commercial real estate loans
- Investment property loans
- Equipment, vehicle, and fixed asset loans
- Secured & unsecured lines of credit



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Solutions Available Through FCT Insurance:

- + Medicare*
- + Disability Insurance
- + Annuities
- + Long-Term Care Insurance
- + Life Insurance

*Not affiliated with or endorsed by the government or Federal Medicare Program. Calling the number will direct you to a licensed insurance agent. This is a solicitation for insurance.



Set up an appointment with **Jason Freese**, your Wealth Advisor and licensed Insurance Agent



fctrustinsurance.com
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Aligned for You: First Community Trust and FCT Insurance

Life's financial decisions are easier when everything works together. Your Wealth Advisor, a licensed FCT Insurance Agent, helps align your investments, trusts, and insurance — so your plan works seamlessly toward your long-term goals.



Earn **7% APY****
on balances up to \$5K
with **YIELD 1st Checking**
Spend on what you want,
with Debit or Credit, and
EARN on what you SAVE!

**APY = Annual Percentage Yield. Rate as of 3/1/2026. 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.

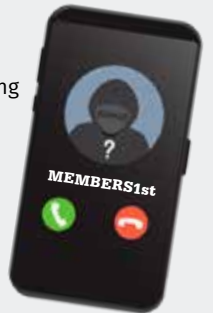


Beware of Spoofing Scams

Phone scams are increasing, and can even “spoof” caller ID to make it look like MEMBERS1st is calling, so don't trust the name on your screen alone. If something feels urgent or suspicious, hang up and call us directly at (800) 245-6199.

Be cautious if a caller:

- Pressures you to act immediately
- Asks for your password, PIN, full card number, or online banking login
- Requests a one-time security code just texted to you
- Tells you to move money to “protect” it
- Asks you to buy gift cards or send cryptocurrency



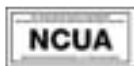
Remember: We will never call and ask for your password, PIN, or security codes.

From Click to Keys

with a Preapproval from MEMBERS1st!



*Annual Percentage Rate. Loans offered with approved credit. See credit union for full details of this offer.



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