

Member-Owner

SPRING 2025

Update



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



CD Specials

9 months at 4.50% APY*
18 months at 4.00% APY*



April 15

Tax deadline & final day to contribute to an IRA for the 2024 tax year

April 17

Deadline to submit your name for a board position

May 26

Closed for Memorial Day

June 19

Closed for Juneteenth

July 4

Closed for Independence Day

July 7-11

Celebrate Youth Week at MEMBERS1st

July 24

Your 61st Annual Membership Meeting

*APY = Annual Percentage Yield. Rate subject to change without notice. Penalty for early withdrawal. APY is accurate as of 3/1/2025. Minimum \$500. Some restrictions may apply.



Join us for your 61st Annual Membership Meeting

Thursday, July 24, 2025

Your 61st Annual Membership Meeting will be held the evening of Thursday, July 24, 2025, at Midnight Garden, 1501 S. 17th Ave. in Marshalltown. The annual membership meeting is a key piece of the credit union structure. It's a unique opportunity to learn more about your credit union, connect with board members who represent you, and engage with fellow members and employees.

Members aged 16+ are invited to participate in the Board election. Candidates will be posted on the website, and online voting will begin Monday, June 23, 2025. Watch our website, Facebook page, and newsletters for additional details as the event approaches.

Members aged 18+ who are interested in running for a board position should contact Lana King at llking@members1st.com no later than Thursday, April 17, 2025. Nominations will not be accepted from the floor.

Scan for more details.



Finance your fun vehicle for as little as \$95.51 / month*

\$10,000 Loan
Monthly Payment
\$95.51*

\$25,000 Loan
Monthly Payment
\$238.77*

\$50,000 Loan
Monthly Payment
\$477.54*



Motor Homes, Campers, Snowmobiles, Motorcycles, Boats, Trailers, ATV'S, and more!

*Payment based on 2023-2025 model years at 7.99% 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.

Iowa is Celebrating 100 Years of Credit Unions

In 1925, the Iowa Credit Union Act laid the foundation for a movement rooted in service, trust, and opportunity. For 100 years, this groundbreaking legislation has empowered communities across Iowa to thrive. Together, we honor the past and build a stronger future.



Planning for Retirement and Creating Sustainable Income

Whether you're just starting your career, or nearing retirement, having a strategy in place can help you achieve your goals. A critical part of retirement planning is creating sustainable income to support your lifestyle.

Common income sources include Social Security, pensions, and personal savings such as 401(k) or IRA accounts. Diversifying your investments can help balance steady income with long-term growth potential, however it's also important to carefully plan withdrawals to make your savings last.

I can help you evaluate your options, maximize your benefits, and create a path to achieve your personal and financial goals. Simply reach out to schedule a no-cost, no obligation conversation.



MEMBERS1st partners with First Community Trust (FCT) to offer Trust and Investment Services.

Jason Freese | Vice President, Wealth Advisor/Trust Officer
515.956.3030 | Jason.Freese@fctrust.com

Products offered are not federally insured; are not obligations of MEMBERS1st Community Credit Union; are not guaranteed by the Credit Union or any affiliated entity; involve investment risks; including the possible loss of principal.

New Season, New Ride

Enjoy up to 110% financing on new & used vehicles,
with rates as low as **5.74% APR***

*Annual Percentage Rate. Loans offered with approved credit. Average monthly payment of \$576.36 each month for a term of 60-months when borrowing \$30,000 at 5.74% APR for a 2022 or newer vehicle. Minimum loan amount of \$5,000 to qualify. Offer subject to change without notice. Additional restrictions may apply, see credit union for details. Federally insured by NCUA. NMLS#461



Take advantage of as low as
2.99% intro. APR*
for 12 months
on new VISA cashback credit cards!

**Call or apply for a new card
on our website!**



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

Credit card offer: *APR (Annual Percentage Rate). Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications and collateral conditions. All loans are subject to approval. Available on balance transfers and purchases for the first 12 months for qualified applicants. 2.99% – 11.84% Introductory APR for qualified members; your rate is determined by creditworthiness. **After 12 months the current Variable Annual Percentage Rate (VAPR) will apply. ***As of January 21, 2025, VAPR is 12.15% – 21.00%. Not all applicants will qualify for an introductory rate.



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