

Member-Owner

SUMMER 2025

Update



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



15 & Done
Mortgage Loan
Great rate. Short term.



June 23

Online & absentee voting opens for 2025 board candidates

July 4

Closed for Independence Day

July 7-11

Celebrate Youth Week at MEMBERS1st

(see inside for details)

July 18

Absentee & online voting for 2025 board candidates closes at 5:00 PM

July 24

Join us for your 61st Annual Meeting

3:00 PM: All branches close

5:00-6:00 PM: Social Hour & Voting

6:00 PM: Business Meeting

September 1

All branches closed for Labor Day

September 5

Member Appreciation Tailgate

A Message from CEO Nick Tonelli

Recently, I celebrated my two-year anniversary. It's remarkable how quickly the time has gone. As we approach our 2025 annual meeting, it's a great moment to reflect on what the MEMBERS1st team accomplished for our members in 2024.

New Consumer Products: We launched several new offerings to support members' financial success, including "10/15 Year and Done" Home Equity Loans, Down Payment Protection, Vehicle Protection Plans, and Courtesy Pay.

New Business Services: We added a Director of Business Services and launched a new department focused on supporting small business members with lending and deposit needs.

Community Investment: We donated over \$30,000 and pledged an additional \$16,000 to nonprofits in the communities we serve.

Facilities: We remodeled our Ames branch, creating a modern space for members and adding a 24-hour ATM. We also opened a new state-of-the-art training facility to help employees grow and thrive.

Employee Development: We expanded the number of Certified Credit Union Financial Counselors (CCUFC) on our team to better support members' financial goals. Additionally, we trained 11 more employees in lending so members can talk to knowledgeable loan officers at every location.

Bonus Dividends: For the first time in our history, we returned more than \$174,000 in bonus dividends to our members.

Strategic Plan: In late 2024, our board and executive team launched a three-year strategic plan to make MEMBERS1st the best place to bank and work in central Iowa. This plan focuses on helping members save, borrow responsibly, and access their money easily—all while ensuring exceptional service at every touchpoint.

Thank you for playing a part in our continued success. As owners of this credit union, your participation and support are vital. Organic growth drives our future, and we encourage you to be ambassadors for MEMBERS1st. We promise to serve each new member with passion and purpose.



Attend This Year's Annual Membership Meeting

Stay Informed, Get Connected

The MEMBERS1st Annual Membership Meeting is a vital part of how credit unions operate—giving you a voice in the direction of your credit union. It's your chance to connect with fellow members, elect and meet the board of directors who represent you, and learn more about the progress and future of MEMBERS1st.

Thursday, July 24, 2025

at Midnight Garden, 1501 S. 17th Ave. in Marshalltown

All branches will close at 3:00 PM so our staff can prepare for the Annual Meeting. Then, join us from 5:00–6:00 PM for a social hour and the opportunity to vote in person, followed by the business meeting at 6:00 PM.

>> Meet this year's board candidates inside.

Scan for more details.



Meet This Year's Board Candidates

VOTE

for Your 2025 Board Candidates

Members aged 16+ are encouraged to cast their vote for the Board of Directors candidates. This year members will be voting to fill three board positions.

Members can vote in 1 of 3 ways:

1. Online:

Monday, June 23, 2025 through Friday, July 18, 2025 at 5:00 p.m. Login to Online Banking or our Mobile app to vote.

2. By Absentee Ballot:

Beginning Monday, June 23, 2025, call Becci J. at 800-245-6199 or email rebeccaj@members1st.com to request a paper ballot. Returned ballots must be postmarked no later than July 18, 2025.

3. In person:

Vote at the Annual Meeting on Thursday, July 24, 2025 from 5:00-6:00 p.m.



Jack Evans, Incumbent

Jack Evans is a Transportation Engineer Associate with the Iowa Department of Transportation and Co-Founder of Varsity Music, a music education startup based in Ames. A proud MEMBERS1st member for 25 years, Jack values the credit union's strong commitment to community.

"I enjoy collaborating with the board and our members to explore new and better ways to serve our diverse membership," he shares.

Jack has previously served on the MEMBERS1st Board of Directors, one term as a Director and one year as an Associate Director, bringing both leadership and a passion for community engagement to his role.



Dan Moellers

Dan Moellers is a longtime entrepreneur and dedicated community leader with over 30 years of business experience. Since founding his first business in 1992, Dan has grown his enterprise to include convenience stores, liquor stores, restaurants, rental properties, and two Harley-Davidson dealerships.

A proud credit union member since the beginning, Dan brings expertise in customer service, operations, marketing, and employee relations. He is deeply committed to giving back, having served on the Oktoberfest Board for over 20 years, the Chamber of Commerce Board (Chair), and currently as President of the Iowa Motorcycle Dealers Association.

A Marshalltown resident and frequent visitor to the local branch, Dan offers a unique perspective as both a member and business leader. He looks forward to supporting the credit union's continued growth and member-focused mission.



Jon Núñez, Incumbent

Jon Núñez is the Director of Adult Literacy at Iowa Valley Community College District, where he has been employed for 19 years.

Jon has held community board and committee positions for various organizations, including the Marshalltown Business-Education Alliance, the Marshall County Izaak Walton League and the Community YMCA-YWCA. He is also a fluent Spanish speaker.

When asked why he would like to serve on the MEMBERS1st board, Jon said, "I feel like I am very familiar with the diverse needs of the communities this credit union serves, especially the needs of underrepresented populations." He also cites his experience in personnel management, meeting facilitation, and contract negotiation as strengths for his candidacy.



LET'S TACO 'BOUT SAVINGS

2025 Youth Week

July 7-11 at every
MEMBERS1st branch



At MEMBERS1st, one of our goals is to help teach and encourage kids to develop smart money habits that will benefit them for life. Stop into a MEMBERS1st branch the week of July 7-11 for fun activities and the opportunity to start building strong financial habits for the children in your life.

Visit members1st.com/youth-week for more details:

- One-time, in branch deposit match of up to \$10 per youth account during youth week.
- Coloring contest
- Games, activities & prizes!

Cash Back & Bags Packed



As low as
5.49% APR*
for
60 months

Take your **\$500[†]**
on the road & make
some memories!

Refinance your auto loan from
another lender and get **1% cash
back — up to \$500!**

*Annual Percentage Rate. Loans offered with approved credit. Average monthly payment of \$572.90 each month for a term of 60-months when borrowing \$30,000 at 5.49% APR for a 2023 or newer vehicle. Minimum loan amount of \$5,000 to qualify. Offer subject to change without notice. [†]1% cash back is based on the loan amount of the vehicle only. It does not include fees such as title or license, and does not include the cost of additional services, such as GAP, Extended Warranty, etc. Additional restrictions may apply, see credit union for details. Federally insured by NCUA. NMLS#461085

Giving Back To Our Communities

As a member of Iowa communities, MEMBERS1st supports local, nonprofit community organizations by providing financial contributions, in kind services and volunteer support.



Ames Animal Shelter Donation



Boone Humane Society Donation



Donation to C.H.A.T. to assist
those in need in Traer



Donation to ISU Marshall County
Extension and Outreach



Donation to support
day care in Eldora



Iowa Falls Veterinary Care
Clinic Donation



Junior Achievements Financial
Education for Youth



Marshalltown Healthy Family Fair



PO Box 777
Marshalltown, IA 50158-0777

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- » Discounted Adventureland Tickets



Discounted Adventureland Tickets

Exclusively for MEMBERS1st Members

MEMBERS1st members can purchase tickets to Adventureland & Adventure Bay in Altoona, Iowa at a 40% discount! Tickets must be ordered on our website using the discount code provided. Tickets are not available for purchase in the branches.

Visit members1st.com/adventureland for details & an offer code.

MEMBERS1st partners with First Community Trust to offer Trust and Investment Services to our members, including:

- Investment Management
- 401k, IRA Rollovers
- Living/Revocable Trusts
- Retirement Planning Consultation
- Estate Planning Consultation
- Estate Administration
- Estate and Retirement Planning Webinars

Learn more at

www.MEMBERS1st.com/wealth-management