

# Member-Owner

## WINTER 2026

# Update



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



### CD Specials

9 months at 4.00% APY\*

18 months at 3.75% APY\*



#### January & February Contest!

Enroll in eStatements for a chance to win a Nintendo Switch 2

#### January 19

Closed for the MLK Holiday

#### February 6

Deadline to apply for Warren Morrow Memorial College Scholarships

#### February 16

Closed for Presidents' Day

#### March 31

Deadline to apply for MEMBERS1st College Scholarships

#### April 15

Deadline to make IRA and HSA contributions for the 2025 tax year

#### April 16

Deadline to submit your name for a board position

\*APY = Annual Percentage Yield. Rate subject to change without notice. Penalty for early withdrawal. APY is accurate as of 1/1/2026. Minimum \$500. Some restrictions may apply

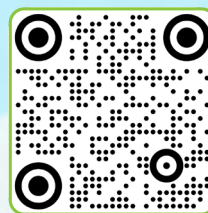
## Shovel In the Savings

With an Auto Loan from MEMBERS1st

**NO Fees** to move your loan from another lender & **NO Payments** for 90 days!

We do all the work.  
You do all the saving.

Scan for a free payment quote!



Rates  
as low as  
**4.99%**  
APR\*

\*Annual Percentage Rate. Loans offered with approved credit. See credit union for full details and disclosures or visit [www.members1st.com](http://www.members1st.com). Federally insured by NCUA. NMLS#461085



## One Payment, Less Stress

Debt isn't just a burden; it's a distraction and can be tough to manage. Let us help you streamline your debts, save money each month, and take control of your budget.

Contact us or visit our website to learn more about our variety of debt consolidation solutions.



## Two College Scholarship Opportunities

The Iowa Credit Union Foundation is once again offering the Warren Morrow Memorial Scholarship program. Members of Iowa credit unions are eligible to apply. The deadline for entries is February 6, 2026.

MEMBERS1st is also offering college scholarships to our members. Entries must be submitted no later than March 31, 2026.

For more information and entry forms, please visit our website at [www.MEMBERS1st.com](http://www.MEMBERS1st.com).

## THANK YOU

to the following employees who have served our members for 20 years or more!

Louise J. (35 years)

Kristen V. (32 years)

Jamie W. (31 years)

Paula S. (31 years)

Tonya L. (28 years)

Lee D. (26 years)

Kellie D. (26 years)

Karla S. (24 years)

Michelle B. (21 years)

## Feeling Overwhelmed Managing Your Own Investments?

With everything on your plate—career, family, and daily life—staying on top of financial decisions can be a challenge. Partnering with a wealth advisor can help lighten the load and make sure you're on track with your goals.

No-cost appointments are available—contact Jason Freese to start the conversation today.



As a member, you have access to trust, investment, and retirement services through First Community Trust. Contact Jason to schedule a no-obligation appointment today!

**Jason Freese, Trust Officer**  
515.956.3030  
[Jason.Freese@fctrust.com](mailto:Jason.Freese@fctrust.com)



## Your Year-End Checklist

### Other Helpful Year-End Reminders

- Members who have an IRA with us can determine your IRA's Fair Market Value for income tax time by totaling your IRA account balances as of Dec. 31, 2025. That information can be found on your year-end statement, or by logging in to Online Banking.
- Be sure to verify the information on your account(s) – address, phone number, joint members, beneficiaries, etc. If you need to make changes to contact information, simply login to Online Banking and click on the drop down next to your name. For account changes, please stop into your nearest branch.
- Official tax documents will be available no later than Jan. 31, 2026, and will be accessible via online banking and our free mobile app.

## Interested in Serving On the MEMBERS1st Board?

Members age 18+ who are interested in running for a board position in 2026 should contact Lana at 800-245-6199 or by email at [lanak@members1st.com](mailto:lanak@members1st.com) by Thursday, April 16, 2026.

### Locations:

Ames  
Boone  
Eldora  
Iowa Falls  
Marshalltown  
Traer



**MEMBERS1<sup>st</sup>**  
Community Credit Union

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed. You may review it at [www.MEMBERS1st.com](http://www.MEMBERS1st.com) or we will mail you a free copy if you call us at (800) 245-6199.



website: [www.MEMBERS1st.com](http://www.MEMBERS1st.com)  
e-mail address: [Info@MEMBERS1st.com](mailto:Info@MEMBERS1st.com)  
(800) 245-6199