



# **MEMBERS 1<sup>st</sup>** **Community Credit Union**

**In case you missed last month's educational emails...**

Rev Up Your Car Budget

Financing Your Future: Navigating the 2024-25 FAFSA Changes

Women & Wealth: Budget-Conscious Ways to Grow Your Earnings

[Read the articles here](#)

## **Be sure to read your Spring 2024 Member Newsletter!**



[Read it Here](#)



**SAVE THE DATE!**

## **60th Annual Membership Meeting**

**Thursday, July 25, 2024**

at DeJardin Hall in the Iowa Valley Continuing Education Building in Marshalltown

Members who are interested in running for a Board of Directors position should contact [glynisj@members1st.com](mailto:glynisj@members1st.com) no later than Monday, April 22, 2024.

### **Ready For Adventure?**

Whether it's cruising on a motorcycle or hitting the trails on an ATV, we've got the loan for your next thrill! Plus, safeguard your journey with our competitively priced Guaranteed Asset Protection (GAP), Extended Warranty, and Debt Protection. Let's get started!



Apply Now & Get Pre-Approved Before You Shop

### **Have You Seen Our Updates to the Eldora and Ames Branches?**

Stop by one of the following Open Houses to celebrate the updates at the branches!

#### **ELDORA**

**Tuesday, April 9  
from 10am-2 pm**

1402 Washington Street in Eldora

#### **AMES**

**Tuesday, April 23  
from 10 am-2 pm**

423 Main Street in Ames



## Are Your Digits Up To Date?

If you've moved, dropped your landline phone number, or changed your email address, be sure to update your information with us so we can reach you when needed.

Additionally, if you've given us your mobile phone number but don't have voicemail set up, we may have a tough time reaching you.

To update your information with us, please [contact us](#).



## Prepaid Cards Are The Perfect Gift For Any Occasion

Stuck on gift ideas for those upcoming graduations and weddings? You can't go wrong with a MEMBERS1st [Prepaid Card](#)! It's the perfect gift to help your friends and family start their new chapters with a little extra in their pocket. It's thoughtful, practical, and it always fits.



Stop in to any branch to pick up your cards today!

## Avoid Declined Transactions

Declined transactions can be a pain, especially when funds are tight. With MEMBERS1st's Courtesy Pay, if you are trying to do a transaction from your checking account – whether it is with a debit or ATM card or as a withdrawal at a MEMBERS1st branch – but do not have enough funds, the credit union will allow the transaction to go through and your account to go negative with a courtesy pay fee.



### Eligibility includes:

- A checking account open for 60+ days
- Primary member age 18+
- \$500+ direct deposit monthly

For more details, see the membership agreement and fee schedule included in your eStatement e-mail or paper statement mailing sent in early April for the month of March.

### Opt-in/out easily through Online Banking or our Mobile app

Simply login and look for the "Courtesy Pay Opt In/Opt Out" link.

**DOWNLOAD OUR MOBILE APP NOW**



## Customize Your Auto Loan when you finance with MEMBERS1st

You won't find any "one size fits all" auto loans at MEMBERS1st. You can always trust your member-owned credit union to find the best loan for your lifestyle and budget, without added features and coverages you don't need.

### Plus, your MEMBERS1st Auto Loan always includes:

- » Competitive rates on GAP
- » Competitive Extended Warranty rates
- » No-cost payment estimates & pre-approvals
- » No-fee\* refinancing from another lender

Simply [complete our short auto refinance questionnaire](#) for a free, no obligation payment quote.

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

Request your free payment quote



## Deposit Checks Quickly & Easily with Mobile Deposit

Download our free mobile app & you have everything you need to deposit checks quickly & securely from your mobile device. Simply login to the mobile app and click "Deposit." Our Mobile Check Deposit service will walk you through every step.

**DOWNLOAD OUR MOBILE APP NOW**





**Borrow up to \$5,000 for as low as 10.99% APR\*  
& enjoy up to 36 months to pay it back!**

Apply Now!

\*Rates expressed as Annual Percentage Rate and are based on the borrower's creditworthiness. Not all borrowers will receive the same rate. Only one loan per qualified member. Cannot be used to refinance loans currently held with MEMBERS1st. Offer subject to change without notice. Average payment of \$163.67 when you borrow \$5,000 for 36 months at 10.99% Annual Percentage Rate and make equal monthly payments. NMLS#461085

## Refer Friends, Family & Co-Workers With Confidence

When you refer friends, family and co-workers to MEMBERS1st, it's the highest compliment we could possibly receive! As your member-owned credit union, when we grow, you benefit!

Here are a few new things to share with them:

- We are opening a [new branch in Marshalltown](#) this spring.
- Robust [online banking and mobile app](#) with 24/7 services.
- Opened new branch in [Eldora](#) with 24/7 ATM, Safe Deposit Boxes and Drive-Up service.



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

Encourage them to join online quickly & easily!



**Tuesday, April 9**  
Eldora Branch Open House

**Monday, April 15**  
Tax deadline

**Wednesday, April 17**  
**1:00-1:45pm CST**  
Register for a free GreenPath webinar,  
"Demystifying Financial Counseling"

Register for this free webinar

**Friday, April 19**  
[Free Shred Friday](#)

**Monday, April 22**  
Deadline to submit your name for a board seat

**Tuesday, April 23**  
Ames Branch Open House

## **MEMBERS1st Community Credit Union**

***Financially Empowering Central Iowa***

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

(800) 245-6199 | [info@members1st.com](mailto:info@members1st.com) | [www.MEMBERS1st.com](http://www.MEMBERS1st.com)



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Federally insured by the NCUA. Equal Housing Opportunity.

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