



## Thank You!

A big thanks to all the member-owners who voted in this year's election, and to those who attended the 61st Annual Membership Meeting on Thursday, July 24th.

## Congratulations to Our Elected Board Members!

The following candidates were elected to serve 3-year terms on the MEMBERS1st Board of Directors.



Jack Evans



Dan Moellers



Jon Núñez

[Learn why we vote and why we call you a member-owner...](#)

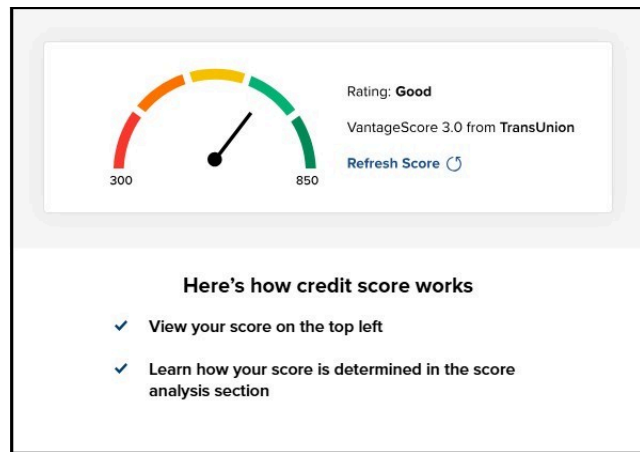
## **NEW! Credit Score & Report** **Monitor & manage your credit inside Online & Mobile banking**

We're excited to bring you a new, free tool to help you take control of your credit—[Credit Score & Report](#), powered by SavvyMoney!

This free service lets you check and refresh your credit score every single day—without affecting your score.

That means you can track changes, monitor trends, and feel more confident in your financial decisions.

**But it doesn't stop there. With Credit Score & Report, you also get:**



- Monthly updated credit reports
- Alerts for changes or suspicious activity
- A score simulator to test "what-if" scenarios
- Tips to improve and maintain your credit

Whether you're working to build your score, preparing for a big purchase, or simply want peace of mind, Credit Score & Report is here to help—securely, conveniently, and at no cost to you.

**Login to [Online or Mobile Banking](#) today & activate "Credit Score & Report."**

**You're Invited to Our Annual  
Member Appreciation Event  
Friday, September 5  
from 11am-1pm**

Join us on **Friday, September 5th** as we say thank you for being a valued member of MEMBERS1st!

Stop by for a delicious lunch featuring hot dogs, hamburgers, chips, drinks, and dessert. Bring your friends and family along and introduce them to the credit union you love!

**Lunch will be served at these branch locations:**

Ames, Boone, Eldora, Iowa Falls, Marshalltown, and Traer

**Text "REMIND ME" to (641) 812-2924  
and we'll send you a reminder text on Friday morning.**



Text REMIND ME now!

## Retiring in 10-15 Years?

**Start building your debt-free strategy now.** With our [10 & Done Mortgage Loan](#), you can:

- Pay off your mortgage before you retire
- Combine debt into one easy payment
- Borrow up to 85% LTV with no mortgage insurance, low closing costs, and just a 1% origination fee



**Say goodbye to debt and hello to retirement.**

Apply Now to Pay Off  
Your Debt

Schedule a lending appointment to discuss  
your options

## Don't Fall for It: Spotting and Avoiding Common Scams

Scammers are getting smarter and sneakier. Whether it's a fake text from a job recruiter or a convincing email about a missed package, it's easier than ever to get tricked into sharing personal information or even sending money.

[Read the full article here.](#)



**Members-Only Discounted Adventureland Tickets**

[Order Your Tickets On Our Website](#)

## **FRAUD EDUCATION**

### **Protect Your Information: Know the Signs of a Scam**

We will never call, text, or email asking for your online banking login, debit card PIN, or other private information.

If someone does — stop immediately and contact us at [800-245-6199](tel:800-245-6199).

- ✓ Keep private info. private.
- ✓ It's okay to be skeptical.
- ✓ When in doubt, reach out!

Visit our Security Center for tips to avoid fraud and scams



### **Fuel Your Back-to-School Budget with a Back to Learning Loan from MEMBERS1st**

Whether it's computers, supplies, clothing, or room and board, we've got you covered with everything you need to head back to school and get back to learning this fall.

**Borrow \$3,000  
for as low as 9.74% APR\*  
for 12 months**

Get the details & apply online

## **2 New Checking Options from MEMBERS1st!**



**Spend on what you want, with Debit or Credit, and EARN on what you SAVE with YIELD 1st Checking!**



**Receive 1% Cashback\* on Debit Card purchases, up to \$10/month, with USE 1st Checking!**

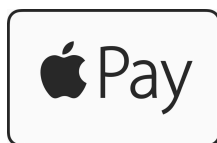
Meet with a team member to open a YIELD 1st or USE 1st Checking Account!



### **Tap-to-Pay Electronically with Your MEMBERS1st Debit & Credit Card**

Forget your wallet? No problem! Enjoy tap-to-pay functionality when you add your MEMBERS1st debit and/or credit card to your mobile wallet - Google Wallet, Apple Pay or Samsung Pay – for use on your smartphone and smartwatch.

**Simple. Secure. Convenient.**



**Google Wallet**



# Enjoy benefits that put you in control!

As low as **2.99% intro. APR\*** for 12 months!

**No balance transfer fee!**

**1% cashback on purchases!**

After intro. rate period, **VAPR\*\* as low as 12.15%\*\*\***



- ✓ **Cash Back**
- ✓ **Bags Packed!**

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

Refinance your auto loan from another lender and get 1% cash back — up to \$500<sup>†</sup>! There are no fees to refinance<sup>††</sup>, and you'll receive your cash back within 10 business days.<sup>\*\*</sup>

Plus, take advantage of up to 110% financing to cover extras or accessories!

**Rates as low as  
5.49% APR\*  
for 60 months!**

Request a free  
payment quote

Apply for an auto  
loan now!

Current Lending  
Rates

## **Cash Back & Bags Packed**



**Take your \$500<sup>†</sup> on the road  
& make some memories!**

\*Annual Percentage Rate. Loans offered with approved credit. Minimum loan amount of \$5,000 to qualify. Offer subject to change without notice. \*\*10 business days from the date of loan funding. †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. ††No fees when refinanced from another lender, other than title fees, which are the members' responsibility. Additional restrictions may apply, see credit union for details. Federally insured by NCUA. NMLS#461085



MEMBERS1st partners with [GreenPath Financial Wellness](#) to give our members free access to expert financial counseling and education. Whether you want to manage debt, improve your credit, or plan for the future, GreenPath's trusted advisors are here to help—confidentially and at no cost to you.

### Upcoming GreenPath Webinars



August 14 @ 2:00 pm – 3:00 pm

#### **Your Financial Wellness Check-Up: Review, Adjust, Succeed**

Boost your financial wellness with a check-up—build habits, adjust your plan, and reach your money goals.

[Register Now](#)



September 10 @ 2:00 pm – 2:45 pm

#### **Pay Later, Plan Smarter: A Guide to Buy Now, Pay Later (BNPL)**

Learn how Buy Now, Pay Later (BNPL) impacts your finances and get expert tips to use it wisely while avoiding common pitfalls.

[Register Now](#)

 **Mark  
YOUR  
Calendar**

#### **Thursday, August 14**

[GreenPath Webinar: Your Financial Wellness Check-Up](#)

#### **Friday, August 15**

[Free Shred Friday](#) for members

#### **Monday, September 1**

Closed for Labor Day

#### **Friday, September 5**

Member Appreciation Tailgate - enjoy a free lunch as our thanks for your membership!

Want a reminder Friday morning? Text "REMIND ME" to [\(641\) 812-2924](tel:6418122924)

#### **Wednesday, September 10**

[GreenPath Webinar: A Guide to Buy Now, Pay Later \(BNPL\)](#)

## **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)



Review us on Google



Recommend us on  
Facebook



Review us on Yelp

Federally insured by the NCUA. Equal Housing Opportunity.

MEMBERS1st Community Credit Union | 104 W. Anson Street PO Box 777 | Marshalltown, IA 50158-0777 US

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