



Congratulations
**to Our Elected
Board Candidates!**



Justine Bell



Loraine Hardin



Kelley Molitor

Congratulations to Our Elected Board Candidates

Congratulations to Justine Bell, Loraine Hardin and Kelley Molitor. All three candidates were elected at the Annual Membership Meeting on Thursday, July 16, 2026, to serve on the MEMBERS1st Board of Directors.

MEMBERS1st Board members are credit union members just like you! Elected by their fellow members, they volunteer their time to help oversee the credit union and ensure the interests and needs of the entire membership are represented.

Thank you to the entire board of directors for your service!



August is Water Quality Awareness Month

Stop by your local MEMBERS1st branch for a free water quality test kit, while supplies last.

Members can also finance a whole-home water filtration system with a **MEMBERS1st Cares Loan** at rates as low as 5.74% APR*.

Apply for a MEMBERS1st Cares Loan

*Annual Percentage Rate (APR) is based on the borrower's creditworthiness. Not all borrowers will receive the same rate. Only one loan per qualified member. Minimum loan amount of \$1,000, distributed directly to water filtration system vendor. Offer subject to change without notice. Average payment of \$151.52 when you borrow \$5,000 for 36 months at 5.74% APR and make equal monthly payments.



Fuel your back to school budget with our
Back to Learning
Loan

Fuel Your Back-to-School Budget

Back-to-School is expensive - add some fuel to your budget with our Back-to-Learning Loan.

Borrow up to \$5,000 for as low as 9.74% APR* for 36 months.

Apply Now!

*Annual Percentage Rate (APR) is based on the borrower's creditworthiness. [Full details available on our website.](#)

From Click to Keys



with a Preapproval from MEMBERS1st!

*Annual Percentage Rate subject to change without notice. "Refinance" refers to moving your loan from another lender to MEMBERS1st. Loans offered with approved credit. [See website for full details.](#)

3 Reasons You Should Definitely Finance (or Refinance) Your Auto Loan with Us...

- 1 - Rates as low as **4.49% APR***.
- 2 - Terms as long as **60-months** on our best rates!
- 3 - Our "best rate" vehicles include **2023-2026 model years!**

[Apply for an Auto Loan](#)

[Get Pre-Approved for an Auto Loan](#)



Beware of Back-to-School Shopping Fraud

Scammers often rely on shoppers rushing to grab a deal. Slow down and verify before you buy.

Before making a purchase online:

- Check to ensure the website is secure
- Read reviews from other buyers
- Avoid deals that seem too good to be true
- Verify the seller before entering payment information

[More Fraud Education is Available on Our Website](#)

MORE MEMBER NEWS

Your home has grown in Value—now it's time to grow it in Size

With rates as low as **6.24% APR***, a [home equity loan or line of credit](#) can provide the funding you need to expand your living space this fall.

Discounted Adventureland Tickets Available to Members

[Take advantage of significant discounts on Adventureland Park and Adventure Bay Waterpark tickets through MEMBERS1st.](#)

Earn 7% APY* with our Yield 1st Checking

[Spend money on the things you want & EARN on what you SAVE!](#)

Take control of your credit score with our free tool.

[Access your credit score, credit report, personalized money-saving offers, and financial education tips...all completely free with no ads.](#)

MARK YOUR CALENDAR

August 7 from 10AM-1PM

[Iowa Falls Open House](#)

Visit our remodeled branch, enjoy light refreshments, enter the prize drawing and ask about our products and services! This event is open to the public.

August 21

[Free Shred Friday](#)

September 7

Closed for the Labor Day holiday

September 11

Annual Member Appreciation Tailgate

Text **REMIND-ME** to [\(641\) 812-2924](tel:6418122924) to receive a reminder text a few days prior.

MEMBERS1st Community Credit Union

Financially Empowering Central Iowa

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

(800) 245-6199 | info@members1st.com | www.MEMBERS1st.com





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

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