

Ouick Links

Loans | Rates | Loan Application | Online & Mobile Services

Schedule a Virtual Appointment | Locations | Financial Wellness Resources

Will you give us an online review like **Brett** did?



**** Moved my Personal accounts to MEMBERS1st over a year ago, and recently moved my Business accounts as well. Staff has been great to work with, and also fast and efficient. Highly recommend!

Google | Facebook | Yelp

In case you missed last month's educational emails... What to Know About Student Grant Programs 5 Common Credit Card Myths, Debunked Giving to Others Makes Us Happy



As a member-owner, your opinion of us is incredibly important. After all, we exist **because of you!** If you haven't already done so, please take this very brief survey by Friday, December 15 to let us know what we're doing well, and how we can continue to improve. Only one survey per member, please.

Take the 2023 Member Survey



Stop in to any MEMBERS1st branch on Friday, December 1st

for holiday cookies, coffee and cocoa as our way of ringing-in the holiday season.

Please invite your friends, family and co-workers to join you!

2023 Holiday Loan

Don't wait and worry about paying for the holidays. Take out a Holiday Loan & rest assured it will be paid off by this time next year.

Borrow \$500-\$3000 for up to 12 months at a rate as low as 9.99% APR*

Apply now!



Prepare for the 2024 holidays now by opening a Holiday Club account!

Learn more about our Holiday Club accounts

*Annual Percentage Rate. Actual rate may be higher or lower based on credit approval and qualifications. Only one loan per qualified member. Offer expires 12/31/2023. Average payment of \$263.73 when you borrow \$3,000 for 12 months at 9.99% Annual Percentage Rate and make equal monthly payments. Federally insured by the NCUA. Equal Housing Opportunity. NMLS#461085

Our Eldora Branch Moved to a New Location

The MEMBERS1st branch in Eldora recently moved to a new location at 1402 Washington Street. Members in that area can now enjoy:

- The convenient location on the town square
- Whole business day lobby hours
- Drive-up service with extended hours
- A variety of safe deposit box sizes - coming January 2024!
- 24/7 Privileged Status ATM coming January 2024!

New Hours Starting January 2, 2024

Beginning January 2, 2024, the business hours for <u>all of our branches</u> with drive thru service will be as follows:

Lobby Hours:

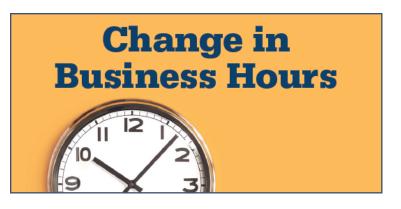
- Monday, Tuesday, Thursday & Friday, 9:00am-5:00pm
- Wednesday, 9:30am-5:00pm



Drive Thru Hours (for branches with a drive thru):

- Monday-Thursday, 8:00am-5:00pm
- Friday, 8:00am-5:30pm
- Saturday, 9:00am-12:00pm

Current open hours will remain the same at JBS and Traer branches.



Our free Online & Mobile Banking services are available 24/7/365!

That MEMBERS1st Auto Loan Looks Good on You

If you have an auto loan with another lender, there's a good chance we could lower your payment & add some extra money to your budget!

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 <u>complete our short auto refinance</u> <u>questionnaire</u> for a free, no obligation payment quote.



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

Request your free payment quote

SKIP Your Loan Payments for Holiday Cash

If holiday funds are looking a bit tight, skipping a MEMBERS1st loan payment may be a solution for you. Our MEMBERS1st Skip-a-Payment program lets members skip one month's worth of payments on qualified loans, provided certain requirements are met. There is a \$30 fee per loan, not per payment skipped.

If eligible, you can skip your payments with the click of a button inside <u>Online Banking</u> or the <u>Mobile app</u>. <u>Visit our website</u> for online/mobile self-service instructions, or to download a skip-a-payment request form.





Friday, December 1 - Join us for a Holiday Open House at every MEMBERS1st branch

Wednesday, December 13 2:00-2:30pm CST Register for a free GreenPath webinar, "Identity Theft & Fraud: How to Protect Yourself"

Register for this free webinar

Monday, December 25 - We will be closed for the Christmas holiday

Monday, January 1, 2024 - We will be closed for the New Year's Day holiday

Wednesday, January 24 2:00-2:45pm CST Register for a free GreenPath webinar, "Reaching Your Financial Goals in 2024"

Register for this free webinar

View Our Full Calendar

MEMBERS1st Community Credit Union

Financially Empowering Central Iowa

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

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





Federally insured by the NCUA. Equal Housing Opportunity.

MEMBERS1st Community Credit Union | 910 South 12th Avenue, PO Box 777, Marshalltown, IA 50158

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