



MEMBERS 1st

Community Credit Union



1% Cash Back Offer Ends 12/31/25!

Drive Home Holiday Savings

Wrap-up rates as low as
4.99% APR*
PLUS 1%† cash back up to \$500,
just in time for the holidays!

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

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



**Drive Home
Holiday Savings**

Auto Loan rates as low as
4.99% APR*
+ up to \$500 cash back!

Current rates as low as 4.99% APR* for 60 months!

Request a free
payment quote

Apply for an auto
loan now!

Current Lending
Rates

*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

Take Your Annual Member Survey by December 12th!

As a member-owned financial cooperative, your opinion is important to us! That's why we're asking every member age 18+ to complete your annual member survey.

- Answers are confidential unless you provide your name and contact information.
- One survey per member-owner, please.
- The entire survey should take less than 5 minutes.



Take the Survey Now

Plastic & Virtual
VISA GIFT CARDS

**Great for holidays
& special occasions!**

- Low purchase fee of \$4.00
- \$10.00 - \$1,000.00 options
- Safer than cash!

Accepted anywhere a VISA logo is present worldwide.

A stack of three VISA gift cards. The top card is a blue debit card with the MEMBERS1st Community Credit Union logo, the card number 4000 1234 5678 9010, and the VISA logo. The cards are decorated with holiday-themed images like a Christmas tree and a birthday cake.

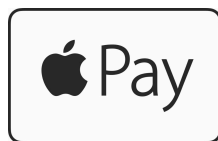
Tap to Pay is on the Way!



We're excited to announce that our debit and credit cards are getting an upgrade!

New cards will include Tap to Pay technology, making it easier than ever to pay securely with just a tap.

Your current debit and credit cards do not have this feature. They can be loaded into smart device mobile wallets to Tap to Pay today, and when the card expires, it will be replaced with a card that automatically includes Tap to Pay.



Google Wallet

2 Ways to Put Some Extra *Jingle* In Your Holidays



FREE ONLINE WEBINAR

Retirement Readiness: Smart Strategies for a Secure Future

What you'll learn:

- Smart Social Security strategies to maximize your benefits
- Sustainable withdrawal strategies to make your savings last
- Key investment management considerations for retirement stability

- Pro tips to stay on track and adjust your plan as needed

Join us for this educational event designed to help you take smart steps toward retirement readiness.

TUESDAY,
December 9
5:30–6:30 P.M.

REGISTER

MEMBERS1st partners with First Community Trust (FCT) to offer Trust and Investment Services to our members, which includes free educational seminars like this one.



JASON FREESE

515.956.3030 | Jason.Freese@fctrust.com

FIRST COMMUNITY TRUST

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.

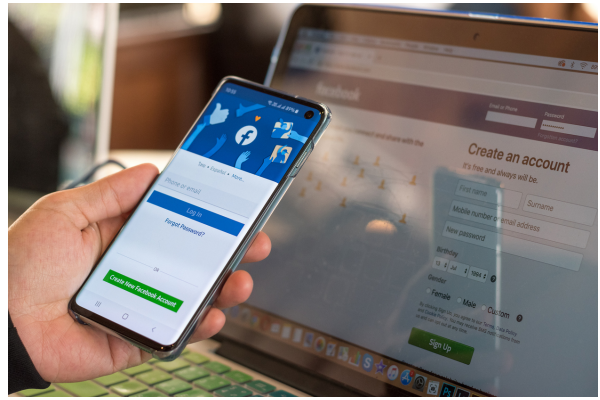
Apply Now to Pay Off
Your Debt

Schedule a lending appointment to discuss
your options

Latest Blog Article

How to Spot and Avoid Scams on Facebook Marketplace

Finding a good deal on Facebook Marketplace feels great, but scammers are getting better at making fake listings look real. A few simple habits can help you stay safe while you shop. Here's what to watch for before you click "Buy."



[Read the full article here.](#)



Wednesday, December 3

FREE WEBINAR

Avoiding Identity Theft and Scams: Learn how to spot, prevent, and respond to identity theft and scams in this empowering webinar from GreenPath experts. [>REGISTER](#)

Friday, December 5

Stop by a branch to enjoy holiday treats during our Holiday Open House

Tuesday, December 9

FREE WEBINAR

Retirement Readiness: Smart Strategies for a Secure Future. [>REGISTER](#)

Friday, December 12

Deadline to submit your [annual member survey](#).

December 24

Offices close at noon

December 25

Offices closed for Christmas

January 1, 2026

Offices closed for New Year's Day

MEMBERS1st Community Credit Union

Financially Empowering Central Iowa

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

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



Review us on Google



Recommend us on
Facebook



Review us on Yelp

Federally insured by the NCUA. Equal Housing Opportunity.

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