



Make More Room for Memories

Your home has grown in **value**—now it's time to grow it in **size**. A [home equity loan or line of credit](#) can provide the funding you need to expand your living space with a custom deck, patio, pool or go-to entertainment area.

**Now is a great time to start your project
& we can help
with [rates as low as 6.24% APR*](#)**

[Apply Now](#)



Frustrated by NSF Fees?

[Meet with one of our Branch Managers](#) to complete a Non-Sufficient Funds (NSF) Fee Financial Review Process to receive a reimbursement of up to \$300 in 2025 NSF fees*.

*Program reimbursement applies specifically to NSF Fees. All other fees not subject to program terms. Meeting with Branch Manager by March 31, 2026, required.

Your free NSF Fee Financial Review Process will include [meetings with a Branch Manager](#), reviewing transactions during 2025, completing a [current budget for 2026](#), and following up.



Move Your Auto Loan to MEMBERS1st

- [Rates](#) as low as **4.99%** APR*
- No fees to move your loan
- No payments for 90 days

[Details & Apply](#)



NEW BLOG ARTICLE

How an HSA Can Help You Take Control of Your Health Costs

Health care costs aren't slowing down—but your savings strategy can get smarter. A Health Savings Account helps you budget for medical expenses, save with triple tax advantages, and plan ahead with confidence. Read the full blog to see how an HSA could work for you.

[Read More](#)



Amy Lang
NMLS# 1413406

Business Services from MEMBERS1st

Our business services are designed for businesses of all types and sizes.

- [Business Checking](#) with no monthly service charges
- [Commercial real estate loans](#)
- [Investment property loans](#)
- [Equipment, vehicle, and fixed asset loans](#)
- [Secured & unsecured lines of credit](#)

Contact **Amy Lang**, VP of Business Services
[800-245-6199](tel:800-245-6199) | amyl@members1st.com



Ever dreamed of seeing the FIFA WORLD CUP 26™ live?

Use a participating bank or financial organization eligible Visa Card between 02/01/2026 – 03/31/2026 and you could win a trip for two. For all participating bank and financial organization eligible Visa cards, see Official Rules by visiting:

visa.com/tournamentsweeps2026

NO PURCHASE NECESSARY. 50 U.S./D.C. & PR, 18+ or age of maj.
Ends 3/31/26. Rules/Alt Entry/Elig Cards:
visa.com/tournamentsweeps2026

MORE MEMBER NEWS

Earn 7% APY* with our Yield 1st Checking

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

Use Your Home's Equity to Consolidate Debt

[With our 10 & Done Mortgage Loan](#)

Lower your payments & add some budget wiggle room.
Rates as low as 4.875% APR*!

Tap to Pay is on the Way!

[New debit and credit cards will include Tap to Pay technology.](#)

2026 College Scholarships

[Who is eligible & how to apply](#)

Looking for Your 2025 Tax Information?

[Here's where to find it.](#)

MARK YOUR CALENDAR

 **February 16**

Closed for Presidents' Day

 **February 20**

[Free Shred Friday](#)

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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Federally insured by the NCUA. Equal Housing Opportunity.

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