



## Quick Links

[Loans](#) | [Rates](#) | [Loan Application](#) | [Online & Mobile Services](#)

[Schedule a Virtual Appointment](#) | [Locations](#) | [Financial Wellness Resources](#)

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

[Google](#) | [Facebook](#) | [Yelp](#)



jamie w



When applying for a holiday loan they really made the process go easy! Great customer service! They were very fast to contact me about the loan, getting the loan processed, and getting the money deposited into my account! Very happy I decided to go with Members 1st!

**In case you missed last month's educational emails...**

[Five Part Checklist To Improve Your Financial Fitness](#)

[5 Ways to Reduce Financial Stress This Holiday](#)

[Budget, Learn, Grow](#)



**Don't Miss Out on Your  
Winter 2024 Member-  
Owner Newsletter**

**Read it Now!**

## New Hours Starting TODAY

Beginning today, January 2, 2024, the business hours for all of our branches 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 (*closed at 910 S. 12th Ave*)

*The hours at our JBS and Traer branches will remain the same.*



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

**Start the New Year with a Solid Plan**

If you're starting out the new year facing a heap of debt, let's get that debt under control! We can consolidate your debt into one manageable payment, and the best part is, you'll have a target date for being debt-free!

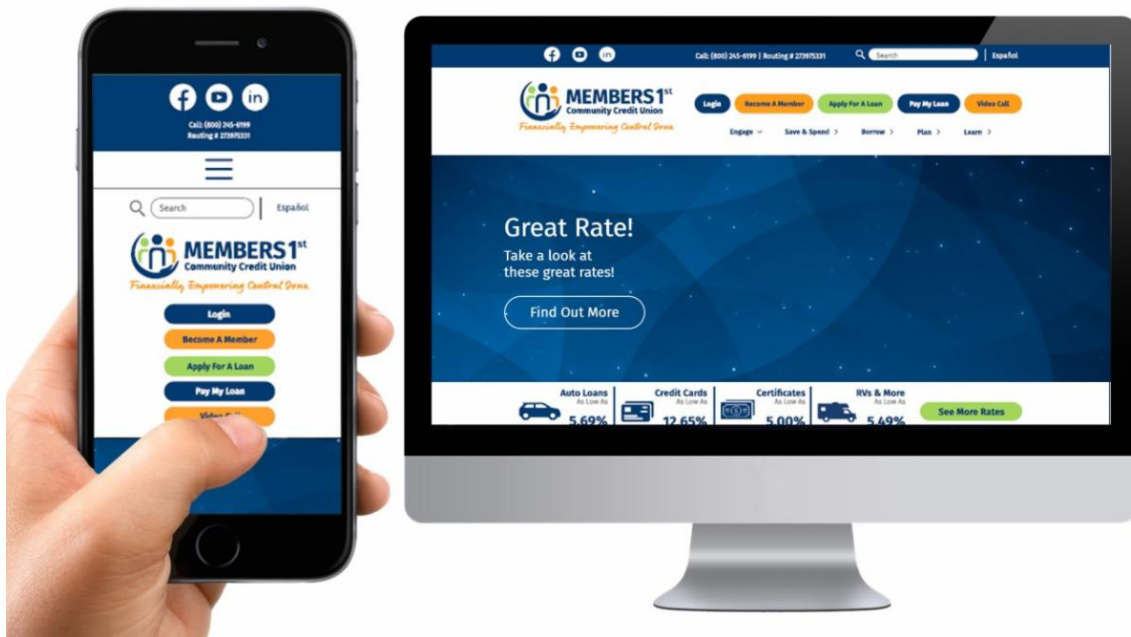
Complete our Debt Consolidation form & then sit back and relax. **We've got this!**

Complete our form & get your debt under control!

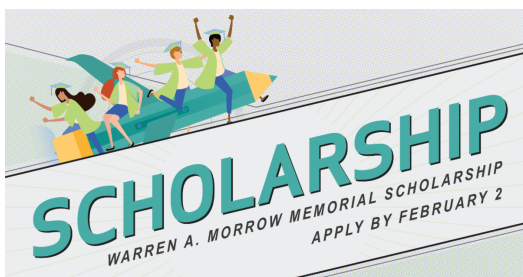


**An Updated Website is Launching Soon!**

We will soon be launching a new, even more user-friendly website with all the tools and information available on our current site. Watch for an announcement in the coming weeks.



## College Scholarships Opportunities



Members are eligible to apply for the [Warren A. Morrow Memorial Scholarship](#). It is open to Iowa credit union members who are high school seniors or post-secondary students. The application deadline is February 2, 2024.

Apply for a Warren Morrow  
Memorial Scholarship



MEMBERS1st is offering 7 college scholarships to our members. There are scholarships for current high school seniors, as well as students who are already attending college. Entries must be submitted no later than March 31, 2024.

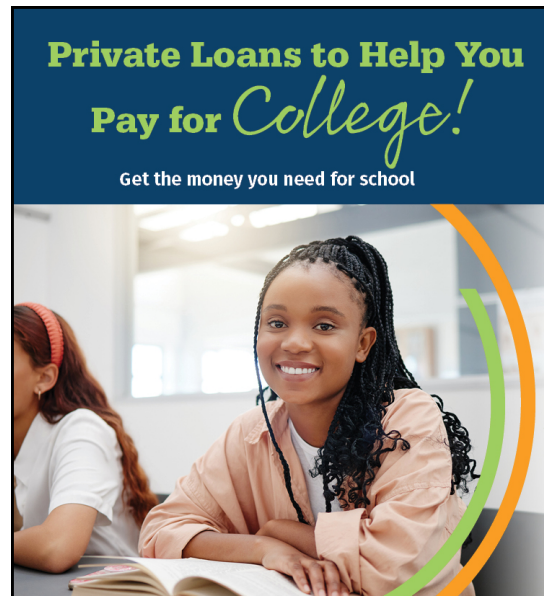
Apply for a MEMBERS1st  
Scholarship

## Fund Your Education With Our Student Loans

We work with ISL Education Lending to offer private loans to help you pay for college as well as refinance existing student loans.

- Loans for college students.
- A loan option for parents and family members who wish to borrow on behalf of a college student.
- Multiple student loan refinance options.

[Learn More & Apply](#)



### Private Loans to Help You Pay for College!

Get the money you need for school

## Grow Your Savings with a CD Special!

The new year is a great time to take control of your finances and lock-in a great APY with a CD Special.

If you have more than \$500 sitting in a savings or checking account at another financial institution, or maybe you have some cash stashed at home - consider investing all or part of those funds into a [MEMBERS1st CD](#).

[View Our Current CD Rates](#)

## 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



### That MEMBERS1st Auto Loan

*Looks Good On You!*



Simply [complete our short auto refinance questionnaire](#) for a free, no obligation payment quote.

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

Request your free payment quote



## SKIP Your January Loan Payments to Cover Holiday Expenses

If holiday expenses hit your budget a little hard this year, 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 [Online Banking](#), or the [Mobile app](#). [Visit our website](#) for online/mobile self-service instructions, or to download a skip-a-payment request form.

ENROLL IN ESTATEMENTS  
FOR A CHANCE TO  
**WIN  
AIRPODS  
MAX**



One (1) Prize Winner will be selected on or about March 5, 2024 by a random drawing from all qualified entries received by a participating credit union between January 1, 2024 and February 28, 2024. When an eligible member enrolls in e-Statements they will be entered in the contest allowing for multiple entries. See your credit union for complete details, including contest rules, restrictions, and alternate method of entry. Void where prohibited by law



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA is a U.S. Government Agency.

**It's m247**  
Mobile Web Banking

 **Mark  
YOUR  
Calendar**

**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**

**Monday, January 15**

Closed for the MLK Jr. holiday

**Thursday, February 1**

[New fee schedule](#) goes into effect

**Monday, February 19**

Closed for Presidents Day

**Wednesday, February 28**

**2:00-2:45pm CST**

Register for a free GreenPath webinar,  
*"Understanding Your Money Personality"*

[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](mailto:info@members1st.com) | [www.MEMBERS1st.com](http://www.MEMBERS1st.com)



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Recommend us on  
Facebook



Review us on Yelp

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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