



# MEMBERS1<sup>st</sup>

## Community Credit Union



### **Your 61st Annual Membership Meeting is Thursday, July 24th!**

The MEMBERS1st Annual Membership Meeting is a cornerstone of how credit unions operate—giving you a voice in shaping the future of your credit union.

NEW LOCATION:

[Midnight Garden](#)

[1501 S. 17th Ave. in Marshalltown](#)

3:00 PM: All branches close

5:00-6:00 PM: Social Hour & Voting

6:00 PM: Business Meeting



Members aged 16+ are encouraged to cast their ballots for the Board of Directors candidates.

Online and absentee voting is open through July 18, 2025, and in-person voting will be available at the Annual Meeting from 5-6PM.

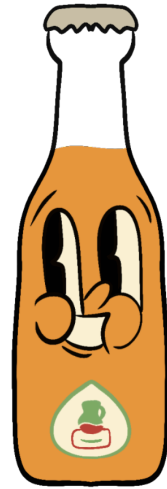
Get all the details & meet this year's board candidates

### **Let's Taco 'Bout Savings 2025 Youth Week**

**Stop in July 7-11 to celebrate Youth Week!**

At MEMBERS1st, one of our goals is to help teach and encourage kids to develop smart money habits that will benefit them for life. Stop into a MEMBERS1st branch the week of July 7-11 to celebrate [Youth Week](#)! We'll have fun activities and the opportunity to start building strong financial habits for the children in your life.

- 🏠 One-time, in branch deposit match of up to \$10 per youth account
- 🏠 [Coloring contest](#)
- 🏠 Games, activities & prizes!



**[Download Your Coloring Contest Sheet Here!](#)**

## **Congratulations to Our 2025 College Scholarship Winners!**

As part of this year's college scholarship competition, applicants were asked to submit a video outlining a detailed budget for attending college next year, along with a back-up plan in case they exceeded their budget. The following members were selected based on their submissions and each received a \$1,000 scholarship for the 2025–2026 school year.

Abby P., Ames

Arianna G., Marshalltown

Dayanara M., Marshalltown

Gabrielle E., Marshalltown

Paige H., Dubuque

## **Finding a Fresh Start with MEMBERS1st: Jessica's Story**

After facing significant financial setbacks, including identity theft and damaged credit, Jessica was turned away by traditional banks. That's when MEMBERS1st Community Credit Union stepped in. With personalized guidance, loan support, and financial education, Jessica found the fresh start she needed—and a partner who believed in her future.

[Read her full story here.](#)

**[Members-Only Discounted Adventureland Tickets](#)**

Order Your Tickets On Our Website

## **Fraud Education** **Romance Scams**

Romance scams happen when a fraudster builds a fake online relationship to gain your trust—then asks for money. They often claim to be overseas for work or in the military to avoid meeting in person.

Once you're emotionally invested, they make up urgent stories—like a medical emergency or travel problem—and ask for help.

### **Red flags include:**

- Refusing to meet or video chat
- Asking for money, especially through gift cards or wire transfers

If something feels off, trust your instincts and call us right away. We're here to help.

Visit our Security Center for tips to avoid fraud and scams

## **Fuel Your Back-to-School Budget with a Back to Learning Loan from MEMBERS1st**

Whether it's computers, supplies, clothing, or room and board, we've got you covered with everything you need to head back to school and get back to learning this fall.

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

Get the details & apply online

## **2 New Checking Options from MEMBERS1st!**

**Spend on what you want, with  
Debit or Credit, and EARN on  
what you SAVE  
with [YIELD 1st Checking!](#)**

**Receive 1% Cashback\* on  
Debit Card purchases,  
up to \$10/month,  
with [USE 1st Checking!](#)**

Meet with a team member to open a YIELD 1st or USE 1st Checking Account!

## **Make Your Home Your Own, Literally**

With our [15 & Done Mortgage Loan](#), you won't just payoff your mortgage faster - you can borrow extra funds to make every space your own.

- Rates as low as **4.99%** APR\*
- Low 1% origination fee
- Lower closing costs
- Borrow up to 85% loan to value with no mortgage insurance required

## **Why just refinance when you can refresh?**

Apply to Refinance & Refresh Today!

## **Tap-to-Pay Electronically with Your MEMBERS1st Debit & Credit Card**

Forget your wallet? No problem! Enjoy tap-to-pay functionality when you add your MEMBERS1st debit and/or credit card to your mobile wallet - Google Wallet, Apple Pay or Samsung Pay – for use on your smartphone and smartwatch.

**Simple. Secure. Convenient.**

- ✓ **Cash Back**
- ✓ **Bags Packed!**

**Take your \$500 on the road  
& make some memories!**

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

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

**Rates as low as  
5.49% 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

MEMBERS1st partners with [GreenPath Financial Wellness](#) to give our members free access to expert financial counseling and education. Whether you want to manage debt, improve your credit, or plan for the future, GreenPath's trusted advisors are here to help—confidentially and at no cost to you.

## Upcoming GreenPath Webinars

### Monday, September 1

Closed for Labor Day

### Friday, September 5

Member Appreciation Tailgate - enjoy a free lunch as our thanks for your membership!

## 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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