



Your 61st Annual Membership Meeting is Next Month!

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.

One of the most distinctive benefits of credit union membership is the opportunity to vote for the Board of Directors. These dedicated volunteers help guide the credit union's operations and serve as representatives of the members who elect them.



ONLINE & ABSENTEE VOTING OPENS MONDAY, JUNE 23RD

Members aged 16+ are encouraged to cast their ballots for the Board of Directors candidates. Online and absentee voting is open June 23-July 18, 2025.

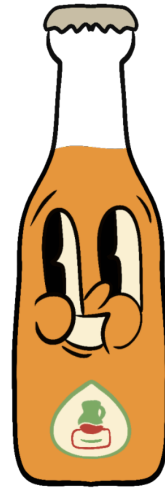
[Learn more & meet this year's candidates](#)

Let's Taco 'Bout Savings 2025 Youth Week

Mark your calendars for 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 for 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!



Members-Only Discounted Adventureland Tickets

Order Your Tickets On Our Website

Password Fatigue?

The average person has roughly 168 passwords for personal accounts and 87 for business accounts. *That's potentially more than 250 passwords per person!*

Thankfully, our [mobile banking app](#) offers a variety of other ways to login to your accounts, and they're even more convenient than using a password!



4 Other Ways You Can Sign In to Our Mobile Banking App:

1. Voice
2. PIN
3. Fingerprint
4. Face

Download our mobile banking app for secure, convenient access to your MEMBERS1st accounts.

A large, ripe pineapple with a green crown of leaves, wearing a pair of bright yellow sunglasses. It is positioned on a sandy beach with a blue sky and ocean in the background. A red starfish and a seashell are also visible on the sand.

*Sweeten up your
summer with our*
SUMMER LOAN
special!

go anywhere...
buy anything...
do whatever...

**Rates
as low as
9.74%
APR***

**Borrow up to \$5,000 for as low as 9.74% APR*
& enjoy up to 36 months to pay it back!**

Get the details & apply online



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.



Enjoy benefits that put you in control!

As low as **2.99% intro. APR*** for 12 months!

No balance transfer fee!

1% cashback on purchases!

After intro. rate period, **VAPR** as low as 12.15%*****



- ✓ **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[†]! 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!

**Rates as low as
5.49% APR*
for 60 months!**

Request a free
payment quote

Apply for an auto
loan now!

Current Lending
Rates

Cash Back & Bags Packed



Take your \$500[†] on the road & make some memories!

*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

Finance your fun vehicle for as little as \$95.51 / month*

\$10,000 Loan
Monthly Payment
\$95.51*



\$25,000 Loan
Monthly Payment
\$238.77*



\$50,000 Loan
Monthly Payment
\$477.54*



Motor Homes, Campers, Snowmobiles, Motorcycles, Boats, Trailers, ATV'S, and more!

*Payment based on 2023-2025 model years at 7.99% Annual Percentage Rate for 180 months. Other rates and terms available. Not all vehicles will qualify for 180-month term. Rates, terms and conditions subject to change, and vary based on creditworthiness, qualifications and collateral condition. All loans subject to approval. Not all borrowers will qualify. See credit union for details. Federally Insured by NCUA.



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



June 11 @ 1:00 pm – 2:00 pm

Emotionally Healthy Spending

Reduce money stress, set boundaries, and build a healthier, more confident relationship with your finances.

[Register Now](#)

 **Mark
YOUR
Calendar**

Wednesday, June 11

Free GreenPath Webinar
"Emotionally Healthy Spending"

[Register for this webinar](#)

Thursday, June 19

Closed for Juneteenth

Monday, June 23

Online & absentee voting for your [2025 board candidates](#) begins

Friday, July 4

Closed for Independence 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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