



61st Annual Membership Meeting

👉 Save the date & note the new location!

Thursday, July 24, 2025

at Midnight Garden

1501 S. 17th Ave. in Marshalltown

3:00 PM – All MEMBERS1st branches will close

5:00 - 6:00 PM – Social hour & voting

6:00 PM – Business meeting begins



Details at www.MEMBERS1st.com

Iowa is Celebrating 100 Years of Credit Unions

In 1925, the Iowa Credit Union Act laid the foundation for a movement rooted in service, trust, and opportunity. For 100 years, this groundbreaking legislation has empowered communities across Iowa to thrive. Together, we honor the past and build a stronger future.

**Check out these pictures of our staff showing off their
"Celebrating 100 Years of Credit Unions" shirts!**



TICKETS

only **\$37⁹⁹**

ADVENTURELAND

EXCLUSIVE OFFER

FOR CREDIT UNION MEMBERS





Members-Only Discounted Adventureland Tickets

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*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

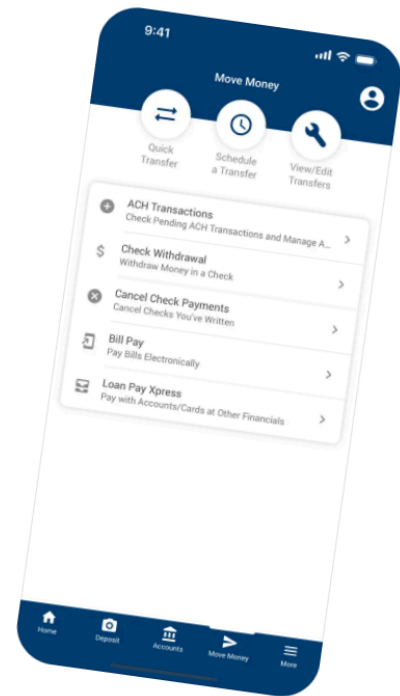
Why just refinance when you can refresh?

Apply to Refinance & Refresh Today!

Take MEMBERS1st Wherever You Go

Whether you're planning a quiet retreat or a season filled with excitement, the [MEMBERS1st Mobile App](#) helps to keep your finances on the right course. Experience banking from anywhere:

- **Monitor Account Balances:** Keep an eye on your spending to make every outing worry-free.
- **Move Money Around:** Transfer funds instantly to cover unexpected costs.
- **Control Debit/Credit Cards:** Effortlessly manage your cards with just a few taps.
- **Deposit Checks:** Easily deposit checks from anywhere.
- **Pay Bills:** Automate your bill payments while you are on the go.
- **Set Up Alerts:** Customize alerts to stay informed without constantly checking your accounts.



[Download for Apple](#)

[Download for Android](#)

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.

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%*****



One Payment, Less Stress

Debt isn't just a burden; it's a distraction and can be tough to manage. Let us help you streamline your debts, save money each month, and take control of your budget.



Schedule a consultation with one of our lenders today!

All loans offered with approved credit and membership qualifications.
Additional restrictions may apply, see credit union for details. Federally insured by NCUA. NMLS#461085

New Season, New Ride

For a limited time, refinance your auto loan from another lender to a MEMBERS1st auto loan and get a great rate, plus receive **1% cash back**⁺ up to **\$500!**

- Receive your cash back within 10 business days!*
- No fees to refinance.**
- Up to 110% financing

**Take advantage of rates as low as
5.49% APR*
for 60 months!**

New Season, New Ride

Rates as low as 5.49% APR!*



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

**Attend a Free In-Person Seminar
in West Des Moines**

**"Retirement Readiness:
Smart Strategies for a Secure Future"**

**Wed., May 21 from 6-7 pm
or
Thurs., May 22 from 9-10 am**

Discover key strategies to help you make the most of your retirement—including how to maximize Social Security benefits, manage your investments for long-term stability, and withdraw your savings sustainably. Plus, get expert tips to help you stay on track and adjust your plan along the way.

Register for May 21 Seminar

Register for May 22 Seminar

MEMBERS1st partners with First Community Trust (FCT) to offer Trust and Investment Services.



Jason Freese,
Vice President
Wealth Advisor/Trust Officer
[515.956.3030](tel:515.956.3030)
Jason.Freese@fctrust.com

Products offered are not federally insured; are not obligations of MEMBERS1st Community Credit Union; are not guaranteed by the Credit Union or any affiliated entity; involve investment risks; including the possible loss of principal.



Wed., May 21 from 6-7 pm
In-Person Seminar: *"Retirement Readiness: Smart Strategies for a Secure Future"*

REGISTER

Thurs., May 22 from 9-10 am

In-Person Seminar: *"Retirement Readiness: Smart Strategies for a Secure Future"*

[REGISTER](#)

Monday, May 26

Closed for Memorial Day

Tues., May 27 from 10 am-1 pm

Boone Branch Open House

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.

MEMBERS1st Community Credit Union | 104 W. Anson Street PO Box 777 | Marshalltown, IA 50158-0777 US

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