

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

Improve Your Finances and Keep Supporting Your Loved Ones
5 Wise Ways to Spend Your Tax Return
Book\$mart: Top Financial Education Reads for Kids and Teens

Read the articles here

### **Reduced NSF Fee Effective Today!**

As a member-owned credit union, we focus on charging as few fees as possible and keeping those fees reasonable. A previously distributed Fee Schedule is effective May 1, 2024, and we are pleased to report that the Non-Sufficient Funds (NSF) fee was lowered from \$30 to \$25 on this fee schedule.

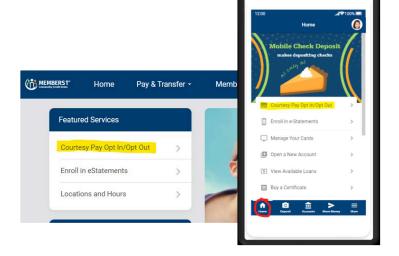
View the new fee schedule.



### Don't Forget to Opt In/Out of Courtesy Pay

If you have a checking account with MEMBERS1st, we encourage you to take a moment to opt in/out of our Courtesy Pay program. To select your option, log in to Online Banking or our mobile app and look for the featured link named, "Courtesy Pay Opt In/Opt Out."

Courtesy Pay allows transactions to be processed even when funds are not available in your checking



account – up to a certain limit. This means if you are trying to do a transaction from your checking account – whether it is with a debit or ATM card or as a withdrawal at a

MEMBERS1st branch – but do not have enough funds, the credit union will allow the transaction to go through and your account to go negative with a courtesy pay fee.

#### DOWNLOAD OUR MOBILE APP NOW





Learn more about Courtesy Pay



### **SAVE THE DATE!**

# 60th Annual Membership Meeting

Thursday, July 25, 2024

at Dejardin Hall in the Iowa Valley Continuing
Education Building in Marshalltown

More details available on our website.



#### Discounted Adventureland Tickets Now Available

Discounted tickets to Adventureland Park in Altoona, Iowa are now available for members at a 40% discount from the gate price. To receive the discount, tickets must be purchased online using the specific link and code provided. We do not have physical tickets in the branches.

<u>Visit our website</u> for details, the link, and the discount code to purchase tickets.

### **Ready For Adventure?**

Whether it's cruising on a motorcycle or hitting the trails on an ATV, we've got the loan for your next thrill! Plus, safeguard your journey with our competitively priced Guaranteed Asset Protection (GAP), Extended Warranty, and Debt Protection. Let's get started!



Apply Now & Get Pre-Approved Before You Shop

### **Financial Services For Your Growing Business**

You know the advantages of doing your personal banking with us...so why not bring us your business accounts too? The right financial services can help your business grow and make your daily accounting tasks simpler, faster and less expensive. We would love to be a part of your business - apply for business accounts online, or contact Amy Lang, Director of Business Services, at <u>515-425-4148</u> or <u>amyl@members1st.com</u>.



### Types of Business Services Available:

Business Checking Accounts
Commercial real estate loans
Investment property loans
Equipment, vehicle, and fixed asset loans
Secured & unsecured lines of credit

**Business Checking Accounts** 

**Business Loans** 

### **Prepaid Cards Are The Perfect Gift For Any Occasion**

Stuck on gift ideas for those upcoming graduations and weddings? You can't go wrong with a MEMBERS1st Prepaid Card! It's the perfect gift to help your friends and family start their new chapters with a little extra in their pocket. It's thoughtful, practical, and it always fits.

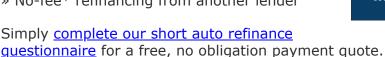


### Customize Your Auto Loan when you finance with MEMBERS1st

You won't find any "one size fits all" auto loans at MEMBERS1st. You can always trust your member-owned credit union to find the best loan for <u>your</u> lifestyle and budget, without added features and coverages you don't need.

### 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



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

Request your free payment quote

### **Deposit Checks Quickly & Easily** with Mobile Deposit

Download our free mobile app & you have everything you need to deposit checks quickly & securely from your mobile device. Simply login to the mobile app and click "Deposit." Our Mobile Check Deposit service will walk you through every step.

#### DOWNLOAD OUR MOBILE APP NOW











## Borrow up to \$5,000 for as low as 10.99% APR\* & enjoy up to 36 months to pay it back!

Apply Now!

\*Rates expressed as Annual Percentage Rate and are based on the borrower's creditworthiness. Not all borrowers will receive the same rate. Only one loan per qualified member. Cannot be used to refinance loans currently held with MEMBERS1st. Rate as low as 10.99% Annual Percentage Rate as of April 15, 2024, and subject to change without notice. Offer subject to change without notice. Average payment of \$163.67 when you borrow \$5,000 for 36 months at 10.99% Annual Percentage Rate and make equal monthly payments. NMLS#461085

### Refer Friends, Family & Co-Workers With Confidence

When you refer friends, family and co-workers to MEMBERS1st, it's the highest compliment we could possibly receive! As your memberowned credit union, when we grow, <u>you</u> benefit!

### Here are a few <u>new</u> things to share with them:

- We are opening a <u>new branch in</u> Marshalltown this spring.
- Robust <u>online banking and mobile app</u> with 24/7 services.
- Opened new branch in <u>Eldora</u> with 24/7 ATM, Safe Deposit Boxes and Drive-Up service.





Wednesday, May 15
12:00-1:00pm CST
Register for a free GreenPath webinar,
"Exploring the Link between Mental and
Financial Health"

Register for this free webinar

Monday, May 27 Closed for Memorial 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







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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