MEMBERS 1st
Community Credit Union



See How You Can SCORE BIG With MEMBERS1st!



More Holiday Plans. More Holiday Expenses.

From gifts and travel to holiday gatherings and everything in between, a MEMBERS1st Holiday Loan can give you a little extra flexibility during the season.

- Borrow $1,000-$3,000
- Rates as low as 9.74% APR* for 36 months

Enjoy the season with a little less financial stress.

Apply Now!

*Annual Percentage Rate. Actual rate may be higher or lower based on credit approval and qualification. Only one loan per qualified member. Offer expires 12/31/2026. Average payment of $263.39 when you borrow $3,000 fr 12 months at 9.74% Annual Percentage Rate and make equal monthly payments. Federally insured by the NCUA. Equal Housing Opportunity. NMLS #461085



Skip Your Loan Payment for the Holidays

During those times when money is tight and you need a little extra cash, skipping a 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.

Get More Details



More Fraud Education is Available on Our Website

When Phone Scams Get Personal

Number spoofing isn't new, but scammers are now pairing it with AI voice cloning. Using just a few seconds of audio from social media, AI can replicate the voice of a loved one or coworker to trick you into sending money during a fake emergency.

Here's How to Protect Yourself:

Hang up & call back: Verify the request by dialing your contact directly on a known, trusted number.

Set a family safe word: Establish a secret phrase only close family knows to confirm identities.

Pause on urgency: Never wire money, send crypto, or buy gift cards under pressure.

MORE MEMBER NEWS

Get RETIREMENT READY with Our "10 or 15 & Done" Loan

If retirement is 10-15 years away, start building your debt-free strategy now & enjoy rates as low as 4.99% APR*!

FREE CREDIT SCORE Monitoring

While monitoring your credit score is always essential, it's even more critical during the busy holiday season when scam activity spikes. Don't let holiday shopping compromise your financial security—track your credit score every day for FREE with SavvyMoney.

MARK YOUR CALENDAR

📄 **November 10**
Stop by a branch to enjoy coffee & cookies in honor of our Veterans

📄 **November 11**
Closed for Veterans Day

📄 **November 20**

[Free Shred Friday]

📄 **November 26**
Closed for Thanksgiving

📄 **December 4**
Enjoy holiday treats at our community branches!

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.

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

Unsubscribe | Update Profile | Our Privacy Policy | Constant Contact Data Notice

Constant Contact

Try email marketing for free today!