











## **Great for holidays &** special occasions!

- · Low purchase fee of \$4.00
- \$10.00 \$1,000.00 options
- · Safer than cash!



## Tap to Pay is on the Way!





We're excited to announce that our debit and credit cards are getting an upgrade!

New cards will include Tap to Pay technology, making it easier than ever to pay securely with just a tap.

Your current debit and credit cards do not have this feature. They can be loaded into smart device mobile wallets to Tap to Pay today, and when the card expires, it will be replaced with a card that automatically includes Tap to Pay.







## 2 Ways to Put Some Extra Jingle In Your Holidays





## Retiring in 10-15 Years?

**Start building your debt-free strategy now.** With our <u>10 & Done Mortgage Loan</u>, you can:

- Pay off your mortgage before you retire
- Combine debt into one easy payment
- Borrow up to 85% LTV with no mortgage insurance, low closing costs, and just a 1% origination fee



#### Say goodbye to debt and hello to retirement.

Apply Now to Pay Off Your Debt Schedule a lending appointment to discuss your options

### **Latest Blog Article**

## A Step-by-Step Guide to Reviewing Your Credit Report

Your credit report is a snapshot of how you've used credit and how you're paying it back, and how lenders may view you when you apply for something.

**But how do you** <u>actually</u> review your credit report? In this article, we walk you through what to look for and what to do if you find issues.



Read the full article here.

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 <u>USE 1st Checking!</u>

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

# It's Time for Tailgates & Great Rates

# Score up to \$500 cash back when you move your auto loan to MEMBERS1st!

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.\*\*

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



#### Current rates as low as 4.99% 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



#### **Monday, November 10**

Stop by a branch to enjoy coffee & cookies in honor of our Veterans

#### 🖔 Tuesday, November 11

Closed for Veterans Day

#### Wednesday, November 12

FREE WEBINAR

Military Financial Wellness: explore financial tips, benefits, and strategies for service members, veterans, and their families.

#### Friday, November 20

Free Shred Friday for members

#### Thursday, November 27

Closed for Thanksgiving

#### Wednesday, December 3

FREE WEBINAR

Avoiding Identity Theft and Scams: Learn how to spot, prevent, and respond to identity theft and scams in this empowering webinar from GreenPath experts.

#### # Friday, December 5

Stop by a branch to enjoy holiday treats during our Holiday 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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