







2 Ways to Put Some Extra Jingle In Your Holidays







Please bring new or gently used child-sized winter gear (boots, coats, gloves, hats) to your local MEMBERS1st branch by Oct. 31st.

Purchase from our Amazon List

Purchase from our Wal-Mart List



Invest in your community Donate Blood

Marshalltown | Oct 10 | 9am - 2pm

Learn more and schedule a donation!



Great for holidays & special occasions!

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



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

Get Retirement-Ready As low as As 10W as For 10 years!

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



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!

Get Discounted Phantom Fest Tickets at MEMBERS1ST

As a benefit of being an Iowa credit union member, you can purchase tickets to <u>Adventureland Park's Phantom Fall</u>
<u>Fest</u> in Altoona, Iowa for just \$29.99.

Tickets must be purchased **on our website** to receive this exclusive discount.



reMEMBER: Keep Your Numbers Safe

Account and card details are just as sensitive as your Social Security Number. Protect them from fraud by never sharing over phone, text, or email unless you're certain it's secure.

Stay safe.
Stay smart.
Stay scam-free.

Visit our Security Center for tips to avoid fraud and scams







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.







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[†]! 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!

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



October 1-31 Kids' Coat Drive

October 10

Join us for a <u>Blood Drive</u> at our Marshalltown Branch

October 13

Offices closed for Columbus Day

October 14

Free Cybersecurity Workshop REGISTER NOW!

Wednesday, October 15 FREE WEBINAR



Spread Joy & Save Money: Make it a happy and financially healthy season.

Friday, October 17<u>Free Shred Friday</u> for members

MEMBERS1st Community Credit Union

Financially Empowering Central Iowa

Ames | Boone | Eldora | Iowa Falls | Marshalltown | Traer (800) 245-6199 | <u>info@members1st.com</u> | <u>www.MEMBERS1st.com</u>





Federally insured by the NCUA. Equal Housing Opportunity.

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