



Kids' Winter Coat Drive

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

Shop our [Amazon](#) and [Walmart](#) wish lists to help a child in your community stay warm this winter!



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!](#)

From Click to Keys



Auto Loans
as low as
**4.49%
APR***

with a Preapproval from MEMBERS1st!

*Annual Percentage Rate subject to change without notice. "Refinance" refers to moving your loan from another lender to MEMBERS1st. Loans offered with approved credit. [See website for full details.](#)

3 Reasons You Should Definitely Finance (or Refinance) Your Auto Loan with Us...

- 1 - Rates as low as **4.49% APR***.
- 2 - Terms as long as **60-months** on our best rates!
- 3 - Our "best rate" vehicles include **2023-2026 model years!**

[Apply for an Auto Loan](#)

[Get Pre-Approved for an Auto Loan](#)



More Fraud Education is
Available on Our Website

October is Cybersecurity Awareness Month

This Cybersecurity Awareness Month, take a few minutes to:

- Strengthen your passwords
- Turn on multifactor authentication
- Update your devices
- Watch for phishing scams
- Think before you click, especially when the text or email is unexpected

From learning how to recognize phishing attempts to using strong passwords and multifactor authentication, a few simple steps can make a big difference.

MORE MEMBER NEWS

Discounted Adventureland Phantom Fall Fest Tickets Available to Members

[Discounted Adventureland tickets for Phantom Fall Fest, which includes access to the park, are available through October 31.](#)

Earn 7% APY* with our Yield 1st Checking
[Spend money on the things you want & EARN on what you SAVE!](#)

MARK YOUR CALENDAR

 **October 1-31**
[Kids' Coat Drive](#)

 **October 15**
Doughn't Feel Good to CU!?!
Stop by a branch to enjoy a donut in celebration of
International Credit Union Day.

 **October 16**
[Free Shred Friday](#)

November 1
Christmas Club Funds will be dispersed
and moved into participating members' primary savings accounts.

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.

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