

Showing the "BEFORE"



is half the fun!

\$99*

Closing Costs
& NO Annual
Fees!



Finance all of your home improvement projects with a **HOME EQUITY LINE OF CREDIT** from MEMBERS1st...and don't forget to take some "before" pictures!

Learn more & apply at MEMBERS1st.com

*\$99 closing costs offer excludes the cost of a full appraisal, if needed. Minimum qualifying credit line of \$5,000 and a loan-to-value equal to or lower than 85%. Other terms, restrictions and fees may apply for loans with a loan-to-value greater than 85%. An appraisal is required for loans with a loan-to-value greater than 85%. The range of costs for the appraisal is between \$450.00 to \$750.00, and the applicant is responsible for this cost. hoME1st Equity Line of Credit is an adjustable rate product and may adjust quarterly. Refinance of existing M1CCU loans not eligible. Subject to membership, credit and underwriting guidelines. Max Annual Percentage Rate (APR) is 18%. The index rate is the Prime Rate as published in the Wall Street Journal on the date, 60 days prior to any scheduled rate adjustment, plus a margin with a floor rate of 4.250%. The current fully indexed rate is 4.250% APR for a loan-to-value up to 85% & 4.750% APR for a loan-to-value up to 100% with a qualifying credit score. There are no annual fees; however, there may be an early termination charge applied if the line of credit is closed within 36 months of opening. Property Insurance required. Federally insured by NCUA, Equal Opportunity Lender, NMLS#461085

Save
the
date

Your Annual Meeting Is Wednesday, July 14th!

This year is the 57th Annual Meeting of YOUR Credit Union, and it's scheduled for Wednesday, July 14th. We will again present the Annual Meeting virtually so the whole family can join-in no matter where you live. Watch our website, Facebook page and newsletters for more details.

Members age 18+ who are interested in vying for a Board position should contact staff member, Monna Ohlfest, at MonnaO@MEMBERS1st.com or (800) 245-6199 no later than Friday, May 14, 2021. Members age 16 and older will have the opportunity to vote for the Board of Directors candidates. Nominations will not be accepted from the floor.



Logging into your mobile banking just got a whole lot easier.



Mark Your Calendar

May 14
Deadline to submit your name for a board position (see article at right)

May 17
Last day to contribute to an IRA for the 2020 tax year

May 31
Closed for Memorial Day

July 5
Closed in observance of Independence Day

July 14
Your 57th Annual Meeting

Watch for an announcement of this year's Youth Week celebration in July!



It's ME1st
at MEMBERS1st!



Auto Loans
as low as
1.99%
APR*

Turns Out **HOME** is the Best Place to Get an **AUTO LOAN**

Apply for an auto loan at
MEMBERS1st.com and enjoy:

- ✓ a simple & secure application
- ✓ fast rate and payment quotes
- ✓ a hassle-free process

Coming Soon!

**Secure Video Banking
with MEMBERS1st!**

3 Things to Do **TODAY** if You Plan to Buy a Home This Year

The housing marketing is booming and it's a seller's market. Members who are planning to buy a home in 2021 need to be financially prepared to make an offer.

Here are 3 things you need to do today
if you plan to buy a home in 2021:

1. Visit www.annualcreditreport.com and pull a copy of your credit report.
2. Start collecting documents to get pre-qualified for a mortgage loan.
 - two years' worth of tax returns
 - proof of income
 - proof of assets (statements from financial institutions, investments, insurance, etc.)
 - Written proof of any "gifted" funds you'll use to purchase the house
 - Photo ID
3. Get pre-qualified for a mortgage loan with MEMBERS1st. A prequalification will provide some guidance on the price of home you can afford, and will enable you to move quickly when you find the home of your dreams!

Call or meet with one of our
Lenders to get pre-qualified.
MEMBERS1st.com | 800.245.6199

Visit the "Quick Links" section
of our website for more home
buyer education & resources!



Your Cards, Controlled by You

SecurLOCK™ Equip is a mobile app that allows you to control how, when, and where your debit and credit cards are used. It is a simple and secure way to manage and monitor your payment transaction activity, can help keep your cards safe, and provide instant notifications whenever your card is used.



Locations:

Ames • Boone • Eldora • Iowa Falls • Marshalltown • Traer



website: www.MEMBERS1st.com
e-mail address: Info@MEMBERS1st.com

(800) 245-6199



MEMBERS1st

COMMUNITY CREDIT UNION