



Owner's Update

A Quarterly Publication of MEMBERS1st Community Credit Union • Winter 2021

Help Shape Your Credit

Any members age 18+ who are interested in running for a board position in 2021 should contact Monna Ohlfest at (800) 245-6199 or monnao@members1st.com.

Mark Your Calendar

January & February

Enroll in eStatements for a chance to win a Weber Grill!

January 18

Offices closed for MLK Day

February 5

Warren Morrow Memorial College Scholarships deadline

February 15

Offices closed for Presidents Day & staff training

April 15

Deadline to make IRA contributions for the 2020 tax year

Why contribute to an IRA? It's an easy way to:

- » receive an additional deduction or credit
- » cut your tax bill or increase your refund
- » add to your retirement savings

Be PAYMENT-FREE in 3 years

As low as **7.99% APR*** for up to 3 years

Get a grip on your debt with our Free In 3 Loan.

- ✓ Consolidate all your debt to one low rate.
- ✓ One easy monthly payment.
- ✓ Enjoy the satisfaction of being payment-free in 3 years!

Visit www.MEMBERS1st.com to apply or to schedule a virtual consultation with one of our lenders.

*Annual Percentage Rate. All loans subject to approval. Rates, terms and conditions subject to change, and vary based on creditworthiness, qualifications and collateral condition. Offer available on new money only. Max. loan amount of \$15,000. See credit union for full details and disclosures. Payment example: \$313.28 when you borrow \$10,000 for 36 months at 7.99% Annual Percentage Rate and make equal monthly payments. Federally insured by the NCUA. Equal Housing Opportunity. NMLS#461085



College Scholarship Opportunities

The Family Involvement Board of the Iowa Credit Union Foundation is once again offering the Warren Morrow Memorial Scholarship program. Members of Iowa credit unions are eligible to apply. The deadline for entries is February 5, 2021.

MEMBERS1st is also offering 7 college scholarships to our members. Entries must be submitted no later than March 31, 2021.

For more information and entry forms, please visit our website at www.MEMBERS1st.com.



It's ME1st
at MEMBERS1st!

THANK YOU!

The following employees have served our members for more than 20 years and we're pretty proud of them!

- Louise Jesina (30 years)
- Jerry Ober (25 years)
- Tonya Lundberg (23 years)
- Jamie Wingfield (26 years)
- Paula Steinhoff (26 years)
- Lee Duff (21 years)
- Kellie DeRuiter (21 years)
- Kristen Vander Schaaf (27 years)



GET THE MONEY YOU NEED FOR SCHOOL

- ✓ Competitive interest rates
- ✓ 3 repayment options
- ✓ No origination fee

Smart Option Student Loan®

Apply on our website.

Where to Find Your Year-End Tax Information

Tax season will soon be upon us, and we want you to know where to locate your 2020 tax information from MEMBERS1st. All of the details are below, but don't hesitate to call or email us if you have questions.

2020 Tax Information

- Login to Online Banking
- Click on "My Accounts"
- Under View, click on "Dividend/Interest Summary"

Other Helpful Year-End Reminders

- Members who have an IRA with us can determine your IRA's Fair Market Value for income tax time by totaling your IRA account balances as of Dec. 31, 2020. That information can be found on your year-end statement, or by logging in to Online Banking.
- Contributions can be made to IRAs through April 15, 2021 for the 2020 tax year.
- Our routing and transit number is 273975331
- Be sure to verify the information on your account(s) – address, phone number, joint members, beneficiaries, etc. If you need to make changes, simply login to Online Banking and click on "Info Center/Personal Information," or visit the drive-up of your nearest branch.





Auto Loans as low as 1.99% APR

Warm Up to a lower auto loan rate

Apply at www.MEMBERS1st.com

Rates are available on vehicle model years 2019-2021 to a maximum term of 65 months, not available on refinancing of existing MEMBERS1st auto loans. There are no fees for MEMBERS1st auto loans. Rates listed "as low as" are based on the borrower's creditworthiness. All loans subject to approval. Additional restrictions may apply, see credit union for details. All rates expressed as an Annual Percentage Rate and are subject to change without notice. Federally insured by the NCUA.



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