



Owner's Update

A Quarterly Publication of MEMBERS1st Community Credit Union • Winter 2020

Help Shape Your Credit Union!

Any members age 18+ who are interested in running for a board position in 2020 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 Yeti Cooler!

January 20

Offices closed for MLK Day

February 7

Warren Morrow Memorial College Scholarships deadline

February 17

Offices closed for Presidents' Day & staff training

April 15

Deadline to make IRA contributions for the 2019 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

Yep, Your Debt Is Still There



It's easy to let debt pile-up and hope you'll figure it out someday. We get it!

Let's make TODAY that day!

Combine all your debt into **one loan** for as low as **7.99% APR***!

One loan | One payment | A solid plan to pay-off your debt!

Don't wait any longer. We can help.

*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. See credit union for full details and disclosures. Payment example: \$313.32 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



Whether you have well-established credit, are just getting started, or need to rebuild your credit, we have a card to fit your needs.

Learn more at www.MEMBERS1st.com!

Thank You!

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

20-29 years of service:

- Kellie DeRuiter
- Lee Duff
- Louise Jesina
- Tonya Lundberg
- Jerry Ober
- Paula Steinhoff
- Kristen Vander Schaaf
- Jamie Wingfield



It's **ME1st**
at **MEMBERS1st**!

College Scholarship Opportunities

The Family Involvement Board 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 7, 2020.

MEMBERS1st is also offering 7 college scholarships to its members. Five will be awarded to high school seniors who will be graduating in spring 2020; two will be awarded to post-high school, continuing education students and current college students. Entries must be submitted no later than March 31, 2020.

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



eAlerts in Online Banking

Our FREE Online Banking service offers Electronic Alerts (or “eAlerts”) to help keep you in-the-know. You can be alerted when your account balances get to a certain level, when ACH items are posted, when loan payments are coming due, or when an eNotice is generated. They’re easy to setup, and you can determine how you receive the alert (only in Online Banking, via email, or by text).

To setup eAlerts, simply login to Online Banking and click on Info Center > eAlert Subscriptions.

Need some extra cash this month?

Request to **SKIP Your MEMBERS1st Loan Payments!**

>>LEARN MORE AT WWW.MEMBERS1ST.COM

GET THE MONEY YOU NEED FOR SCHOOL

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

Smart Option Student Loan®

Apply on our website.



Results Of Our Local Toys For Tots Drive

In October and November, we held a Toys for Tots toy drive at every branch, and offered to make a \$100 donation for every auto loan that was refinanced from another lender to MEMBERS1st.

We are proud to report these amazing results:

- > Donated more than 200 new toys.
- > Contributed \$2,500 to Toys for Tots.
- > Members who refinanced their auto loans will save more than \$21,000 in interest payments.

Thank you to everyone who helped make this possible!



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