

The logo for MEMBERS1st, with 'ME' in blue and '1st' in green, set against a white background within a green circular border.

# Owner's Update

A Quarterly Publication of MEMBERS1<sup>st</sup> Community Credit Union • Fall 2017

## Go Green & Get Green

in 2017

Switch from paper statements to our secure eStatement service in 2017 & you could be one of our lucky monthly winners!

>>Learn more at [www.MEMBERS1st.com](http://www.MEMBERS1st.com)



## Mark Your Calendar

### Oct. 1-Nov. 30

Use your debit card for a chance to win a Samsung Tablet!  
See our website for details.

### October 9

Offices closed for Columbus Day so staff can attend off-site training

### October 19

Today is International Credit Union Day!

### November 10

Enjoy coffee & cookies at every branch office in honor of our veterans

### November 11

Offices closed for Veterans Day

### November 23

Offices closed for Thanksgiving

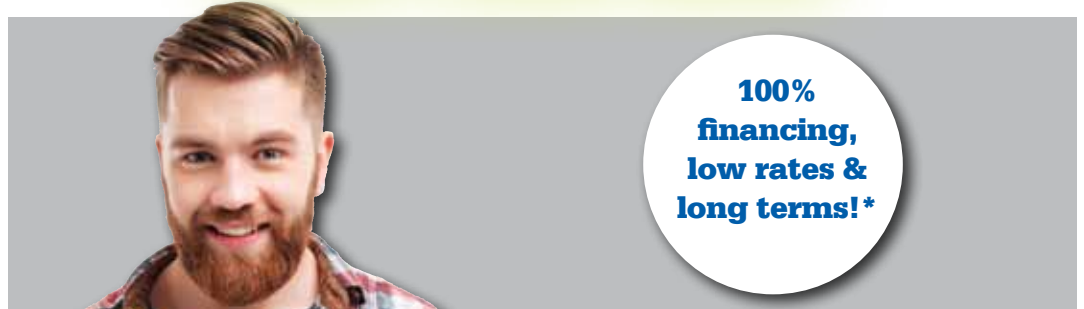
### December 25

Offices closed for Christmas Day

### January 1, 2018

Offices closed for New Year's Day

## Bring Your Auto Loan to MEMBERS1<sup>st</sup> & get up to \$300 Cash Back



100% financing, low rates & long terms!\*

For a limited time, enjoy a cash-back rebate of up to **\$300\*\*** when you refinance your existing auto loan from another lender to MEMBERS1<sup>st</sup>!

- You can refinance with us no matter how recently you financed with another lender.
- Refinance to our lower rates & enjoy the cash-back savings.
- Our cash-back offer + our low interest rates may even beat loans with 0% financing. *Ask us to calculate it for you!*



It's ME1<sup>st</sup> at MEMBERS1<sup>st</sup>!

Apply online anytime at [www.MEMBERS1st.com](http://www.MEMBERS1st.com), or stop in to any branch office & talk with one of our lenders!

\*100% financing and loan terms up to 84 months available with qualified credit and payment history. \*\*Earn a 1% cash rebate on any new auto loan balance up to a maximum dollar amount of \$300. Cash-back rebate will be credited to the member's share account after 6 monthly payments. Minimum loan amount of \$10,000. Only new loans that are refinanced from another lender are eligible for the rebate. Offer may expire without notice. All loans offered with approved credit. Other terms and restrictions may apply - contact us at (800) 245-6199 for full details of this offer. Federally insured by the NCUA. Equal housing opportunity.



It's ME1<sup>st</sup>  
at MEMBERS1<sup>st</sup>!

## Full-Service Saturdays

For years we've offered Saturday hours, but our services were limited. Now, we are full-service on Saturdays! You can stop in to open an account, get a loan, or do anything else you would typically do on a weekday.

The following branches are full-service  
every Saturday from 9am-1pm:

Ames • Boone • Iowa Falls • Marshalltown (Center St. location)

Full-service Saturdays are just one more way you can  
experience "ME1<sup>st</sup> Banking" at MEMBERS1<sup>st</sup>!

### 2017 Holiday Loan

Now through Dec. 31st,  
borrow up to \$2,500 for  
up to 12 months  
for as low as  
**4.99% APR\***

Save for  
2018 with a  
Holiday Club  
account!

\*Annual Percentage Rate. Rate is "as low as" and based on excellent credit criteria. Your rate may be higher. Ask us to calculate your specific rate. Only one loan per qualified member. Offer expires 12/31/2017. Average payment of \$215.00 when you borrow \$2,500 for 12 months at 4.99% Annual Percentage Rate and make equal monthly payments. Federally insured by the NCUA. Equal Housing Opportunity.

## Now Is A Great Time To Pull Your FREE Credit Report

By law you are entitled to receive one free copy of your credit report annually from each of the three credit reporting agencies (Experian, Equifax and TransUnion), so a total of three reports each year. Visit our website & click on the "Quick Links" tab for instructions to download your free copies.

Once you've secured a copy, comb through each section and make sure that all the information is correct. If you need assistance, contact us. We can assist you in reading your credit report, disputing any items, and provide advice for building or raising your credit score.

## Service Spotlight

### Loan E-Signatures

Our latest "Loan E-Signatures" service is just one more way you can experience "ME1<sup>st</sup> Banking" at MEMBERS1<sup>st</sup>! Our Loan E-Signature service enables you to sign your MEMBERS1<sup>st</sup> loan documents from any computer or mobile device, and there's no special software or apps to download. Simply ask for it the next time you get a loan with us!

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review it at [www.MEMBERS1st.com](http://www.MEMBERS1st.com) or we will mail you a free copy if you call us at (800) 245-6199.

#### Locations:

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



website: [www.MEMBERS1st.com](http://www.MEMBERS1st.com)

e-mail address: [Info@MEMBERS1st.com](mailto:Info@MEMBERS1st.com)

Federally insured by the NCUA • Equal Housing Opportunity

(800) 245-6199



**MEMBERS1<sup>st</sup>**  
COMMUNITY CREDIT UNION