

ME1st

Owner's Update

A Quarterly Publication of MEMBERS1st Community Credit Union • Fall 2018

How can you be sure you're getting what you expected from your mortgage loan?



We'll guide you every step of the way!

Mark Your Calendar



Oct. 1-Nov. 30

Enroll in Online Bill Pay for a chance to win a 49" HDTV
See our website for details.

October 8

Offices closed for Columbus Day so staff can attend all-day training

October 18

International Credit Union Day!

November 9

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

November 12

Offices closed for Veterans Day

November 22

Offices closed for Thanksgiving

December 24

Offices close at 2:00 p.m. for Christmas Eve

December 25

Offices closed for Christmas Day

January 1, 2019

Offices closed for New Year's Day

No matter what you're hoping to accomplish this fall, we can help you pay for it with a Home Equity Loan or a hoME1st Equity Line of Credit.

Apply by
October 31st to enjoy
3.99% APR*
& LOW
closing costs!



Call or email for a **FREE** home equity assessment & payment estimate from one of our loan officers.

800-245-6199 • info@members1st.com

*Annual Percentage Rate. 3.99% introductory rate requires a minimum credit line of \$25,000.00 with a required 1st advance of \$10,000. Subject to membership, credit and underwriting guidelines. Offer available for new loans only. hoME1st Equity Line of Credit is an adjustable rate product and may adjust quarterly. Maximum 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 non-promotional rate is 4.500% APR for a loan-to-value up to 85% with a qualifying credit score. 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% and is the member's responsibility. The range of costs for the appraisal is between \$350.00 to \$700.00. Federally insured by NCUA, Equal Opportunity Lender, NMLS#461085.



Did you know?

81% of American households struggle with debt.

Schedule a free, 30-45 minute

PCR

PERSONAL CREDIT REVIEW

with one of our lenders.

Enjoy this free financial education as part of our "ME1st Banking" promise.



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

**54TH
ANNUAL MEETING
RESULTS**

Thank you to all the members who attended the 54th Annual Meeting of YOUR Credit Union in July! Incumbents Randy Swarts and Tami Lichtenberg were re-elected to the board, and Dan Aastrup was newly-elected. All will serve 3-year terms.

**Thank you to our
2018-2019 Board of Directors!**

Dan Aastrup, Candy Baker, Eugene Goodman, Terri Leavy, Tami Lichtenberg, Craig Markley, Joel McAnulty, John Narigon & Randy Swarts.



In July, Gene from our Ames office was one of several MEMBERS1st employees who volunteered to help with clean-up efforts in Marshalltown.

We're Better & Stronger Together!

Many of our members and employees were impacted by the tornado that hit Marshalltown and surrounding communities in July. As your credit union, MEMBERS1st was proud to partner closely with the Iowa Credit Union Foundation (ICUF) to help 31 members receive \$15,500 worth of disaster grant funds. In late August we learned the disaster grant funds were running low, so the MEMBERS1st Board of Directors voted to donate

\$10,000 to be used for additional disaster grant assistance.

We also want to thank our members for bringing their business to us as they work to rebuild their lives and replace their possessions. We could not be more thankful for your business and for letting us be a part of your healing and rebuilding!

We Have TWO Ways To Make Your Holidays Merrier

2018 HOLIDAY LOAN



Save for 2019 with a Holiday Club account!

Now through Dec. 31, borrow \$500-\$3,000 for up to 12 months at a fixed rate of 7.99% APR*

*Annual Percentage Rate. Only one loan per qualified member. Offer expires 12/31/2018. Average payment of \$260.95 when you borrow \$3,000 for 12 months at 7.99% Annual Percentage Rate and make equal monthly payments. Federally insured by the NCUA. Equal Housing Opportunity. NMLS#461085

Need some extra cash for the holidays?

Request to SKIP Your MEMBERS1st Loan Payments!



Visit www.MEMBERS1st.com for details.

A friendly reminder to make sure your joint owners & account beneficiaries are up-to-date. If you've moved, changed your phone number or dropped your landline phone, please contact us to update your records.

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 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
e-mail address: Info@MEMBERS1st.com

(800) 245-6199



MEMBERS1st
COMMUNITY CREDIT UNION