



Owner's Update

A Quarterly Publication of MEMBERS1st Community Credit Union • Fall 2021



Mark Your Calendar

Oct. 1-Nov. 30

Enroll in Online Bill Pay for a chance to win Bose Noise Cancelling Wireless Headphones!

See our website for details.

October 11

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

November 11

Offices closed for Veterans Day

November 25

Offices closed for Thanksgiving

December 24

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

December 25

Offices closed for Christmas

January 1, 2022

Offices closed for New Year's Day

SAVE TODAY On Yesterday's Purchase

Transfer your credit card balances to a new MEMBERS1st Visa credit card & pay less for past purchases - big or small.



**.99%
APR***
ON CREDIT CARD
BALANCE
TRANSFERS

Choose from a **VISA Platinum Ca\$back** or **VISA Platinum Rewards Credit Card** | No annual fee

Scan to see your card options!



*APR=Annual Percentage Rate. .99% intro rate is valid for 7 statement cycles on all balance transfer to a new Visa Platinum Ca\$back or new Visa Platinum rewards account for balances transferred within 60 days of account opening. Thereafter the regular APR's will apply (Wall Street Journal Prime + 4.40% for Visa Platinum Ca\$back, currently 7.65% APR and Wall Street Journal Prime + 5.50% for Visa Platinum Rewards, currently 8.65% APR). Rates current as of July 31, 2021. Approval subject to credit review and analysis. Intro rate offer valid for all applications dated September 1, 2021 through February 28, 2022. Federally insured by NCUA.



Apply at
ME1st.com today!



2021
Holiday Loan

Now through Dec. 31,
borrow \$500-\$3,000
for up to 12 months at a
fixed rate of **6.99% APR***

*Annual Percentage Rate. Only one loan per qualified member. Offer expires 12/31/2021. Average payment of \$260.00 when you borrow \$3,000 for 12 months at 6.99% Annual Percentage Rate and make equal monthly payments. Federally insured by the NCUA. Equal Housing Opportunity. NMLS#461085



Give us **3** minutes to **LOWER**
YOUR CAR PAYMENT!

Scan for details!





Dan Aastrup



Tami Lichtenberg



Randy Swarts

57th Annual Meeting Results

Thank you to all the members who attended our virtual Annual Meeting on July 14th!

Congratulations to incumbents Dan Aastrup, Tami Lichtenberg and Randy Swarts, who were elected by the membership to serve three-year terms on the MEMBERS1st Board of Directors.

We also want to thank our entire 2021-2022 Board of Directors; Dan Aastrup (Iowa Falls), Noemi Calderon (Marshalltown), Bethany Fisher (Iowa Falls), Tami Lichtenberg (Marshalltown), Craig Markley (Ames), Joel McAnulty (Marshalltown), Kelley Molitor (Boone) and John Narigon (Story City) and Randy Swarts (Marshalltown).

As a not-for-profit financial cooperative, these credit union members volunteer their time to serve on the Board of Directors and represent the best interests of the entire membership.



Psst...

We've partnered with GreenPath!



Introducing FREE counseling and other resources to support you in achieving your financial goals.

Scan for details!




We're Updating Our Mobile App!

Users of our free mobile banking app will soon receive an update...and you're going to love it! Discover a redesigned and updated look, the ability to personalize your accounts, refreshed navigation, a new accounts dashboard, and so much more!

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
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MEMBERS1st

COMMUNITY CREDIT UNION