



# Owner's Update

A Quarterly Publication of MEMBERS1<sup>st</sup> Community Credit Union • Fall 2022

We have a variety of investment products to meet your short- and long-term goals.



Call or visit our website for details.

## Mark Your Calendar

**October 1-31**  
Kids' Coat Drive

**Oct. 1-Nov. 30**  
Enroll in Online Bill Pay for a chance to win a Dyson Vacuum!  
See our website for details.

**October 10**  
Offices closed for Columbus Day. Staff will be participating in all-day training.

**October 18**  
Tech Tuesday! Stop by your nearest branch to learn more about our technology, such as online banking, video banking, e-notices and more.

**November 10**  
Stop by any branch to enjoy coffee & cookies in honor of our veterans!

**November 11**  
Offices closed for Veterans Day

**November 24**  
Offices closed for Thanksgiving

**December 26**  
Offices closed in observance of Christmas

**January 2, 2023**  
Offices closed for New Year's Day

## Sit Back & Enjoy THE SAVINGS

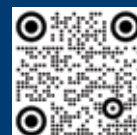


Refinancing your auto loan is an easy way to add some extra money to your budget!

Simply call or complete our short auto refinance questionnaire online. No need to call your current lender or even contact the DOT - we'll take care of every detail.

*We do all the work.  
You do all the saving.*

*Scan to start SAVING!*



## Celebrating Two Retirements

Congratulations to Randy Swarts and Monna Ohlfest on their retirements from MEMBERS1<sup>st</sup>!



### Randy Swarts

Randy served on the MEMBERS1<sup>st</sup> Board of Directors for 20 years. During his time, Randy served on the Audit Committee, as CFO, and as Chairman of

the Board. His experience and unique perspectives will be greatly missed!



### Monna Ohlfest

Monna began working for MEMBERS1<sup>st</sup> in 2001, most recently as the Executive Assistant. Monna was considered the expert "go-to" person for just about everything.

Her credit union knowledge, attention to detail and overall "can do" attitude will be incredibly missed!



Jack Evans



Ronda Kelley



Jon Núñez

## 58<sup>th</sup> Annual Meeting Results

Thank you to all the members who attended our Annual Meeting on July 20!

Congratulations to Jack Evans, Ronda Kelley & Jon Núñez who were elected by the membership to serve three-year terms on the MEMBERS1<sup>st</sup> Board of Directors.

We also want to thank our entire 2022-2023 Board of Directors: Dan Aastrup (Iowa Falls), Jack Evans (Ames),

Ronda Kelley (Boone), Tami Lichtenberg (Marshalltown), Jon Núñez (Marshalltown), Craig Markley (Ames), Kelley Molitor (Boone), 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.



### October is Cyber Security Awareness Month

Banking online is super convenient, but it's important to take precautions to protect yourself.

- Biometric logins, such as fingerprint ID and face recognition, are safer than passwords
- Change your passwords often and keep track of them in a secure place
- Difficult passwords containing symbols, number, capital letters, etc. may be more difficult to remember, but they're also more difficult to hack
- Don't share your passwords or passphrases with anyone, including us! The credit union will never ask for your login credentials, so if you receive a call requesting them, hang up!

Follow our social media pages for financial resources & links to free webinars.



**2022**  
*Holiday Loan*

**Now through Dec. 31, borrow \$500-\$3,000 for up to 12 months at a fixed rate of 7.49% APR\***

\*Annual Percentage Rate. Only one loan per qualified member. Offer expires 12/31/2022. Average payment of \$260.26 when you borrow \$3,000 for 12 months at 7.49% Annual Percentage Rate and make equal monthly payments. Federally insured by the NCUA. Equal Housing Opportunity. NMLS#461085

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. 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)  
(800) 245-6199



# MEMBERS1<sup>st</sup>

**COMMUNITY CREDIT UNION**