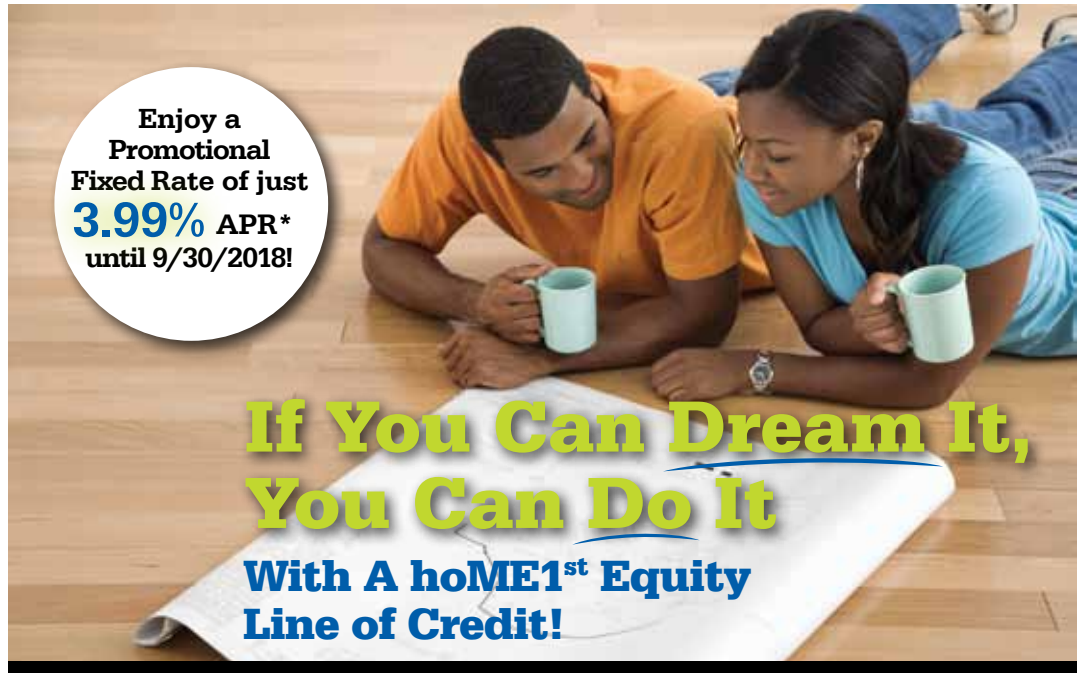


Shopping For a New or Used Vehicle This Spring?

You can receive MEMBERS1st financing directly from the dealer with MEMBERS1st Express Auto Lending. Learn more & view a list of participating dealer partners on the "Auto Loans" page of our website.



Enjoy a Promotional Fixed Rate of just **3.99% APR*** until 9/30/2018!

If You Can Dream It, You Can Do It
With A hoME1st Equity Line of Credit!

- Pay just \$99 in closing costs**
- Borrow any amount from \$5,000 to \$150,000
- Borrow up to 100% of your home's available equity!
- Draw from your line of credit as needed for any project or purpose including: home repair/remodeling, college expenses, vacations and more!

Call or stop in to any branch for a complimentary home equity assessment from one of our lending professionals, or apply for your hoME1st Equity LOC online at www.MEMBERS1st.com.

*Annual Percentage Rate. Subject to membership, credit and underwriting guidelines. **\$99.00 closing costs requires a minimum credit line of \$25,000.00 with a required 1st advance of \$10,000.00 and a loan-to-value equal to or lower than 85%. 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%. The range of costs for the appraisal is between \$350.00 to \$700.00. 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. Higher rates apply to loan-to-values up to 100%. There are no annual fees; however, there may be an early termination charge applied if the line of credit is closed within 36 months of opening. Property Insurance required. Federally insured by NCUA, Equal Opportunity Lender, NMLS#461085.

Your 54th Annual Meeting Is July 18th!

This year is the 54th Annual Meeting of YOUR Credit Union, and it's scheduled for Wednesday, July 18th. Watch our website, Facebook page and newsletters for more details! Members age 18+ who are interested in vying for a Board position should contact board member, Joel McNulty, at

mcwalleye@gmail.com or (641) 751-6496 no later than Friday, May 18, 2018. At the meeting, members age 16 and older may vote for the Board of Directors candidates. No nominations will be accepted from the floor.



Mark Your Calendar

April 14

Member Shred Day at our Ames & Mtown (Center St.) branches

April 17

Last day to contribute to an IRA for the 2017 tax year

May 18

Deadline to submit your name for a board position

May 28

Offices closed for Memorial Day

July 4

Offices closed for Independence Day



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

**Join Us For A
Member Shred Day
Saturday, April 14th
from 9-11am
at our Ames & Center St.
Marshalltown branches**

Because we value your safety and security, we have hired "The Shredder," our document shredding company, to provide free on-site shredding of personal documents in the parking lots of our Ames & Center Street Marshalltown branches. This is a great opportunity for you to protect your identity and safely dispose of unwanted, sensitive documents without paying a fee for the service.



Message From The CEO

We recently launched a campaign asking our members to "Raise Your Voice" to legislative issues that affect your credit union. Bankers are suggesting that credit unions do not pay taxes. Nothing could be further from the truth. **In fact, State Chartered Credit Unions like MEMBERS1st pay:**

- sales tax
- property taxes
- payroll taxes
- a special tax on our reserves called "Monies and Credits" tax

Nonetheless, our banking colleagues have convinced some of our legislators that Credit Unions are not doing their part. *Ultimately, we believe that the bankers would like to eliminate the Credit Union choice for Iowa consumers.*

Credit Unions truly are different from banks. **Credit unions are:**

- **Not-for-profit:** we, the people, band together to work for the benefit of each other.
- **Member-owned:** every member-owner of a credit union has a

Janet Borer, CEO
JanetB@MEMBERS1st.com • 641-752-1582



- **Run by a volunteer board whom you elect:** there are no shareholders expecting a big return on their money like those in banks. As member-owners, we elect a volunteer board of directors to work in our interest rather than focusing on profit.

We need your help now more than ever! Legislators need to hear your stories of how your credit union helped you when no one else would/could, or why you believe it is important to preserve credit unions as a choice for Iowans. Please visit our website at www.members1st.com/raise-your-voice/ to learn how to contact your legislator and share your credit union story.

Why Do We Verify Your ID?

If you've called or stopped-in to the credit union recently, you may have been asked to confirm your identity with a password, PIN or other verification method. While we know this request may be inconvenient at times, we ask because we care about your security! The recent Equifax breach of 140 million Americans' information compels us to strengthen

our security protocols. Our staff has actually thwarted identity theft attempts made via phone by simply requesting passwords from the caller. Know that we will continue to protect you in every way possible, so please bear with us when we ask you to verify your identity if we're not 100% positive it's you. Thank you for your patience!

Locations:

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



website: www.MEMBERS1st.com
e-mail address: Info@MEMBERS1st.com
(800) 245-6199 • Text: 641-752-1582



MEMBERS1st
COMMUNITY CREDIT UNION