



Owner's Update

A Quarterly Publication of MEMBERS1st Community Credit Union • Spring 2022



Electronic Statements
The faster, more secure way to receive your statements.

Mark Your Calendar

April 18
Tax deadline & final day to contribute to an IRA for the 2021 tax year

May 20
Deadline to submit your name for a board position (see article at right)

May 30
Closed for Memorial Day

June 20
Closed in observance of Juneteenth

July 4
Closed for Independence Day

July 20
Your 58th Annual Meeting

Watch for an announcement of this year's Youth Week celebration in July!

My MEMBERS1st Auto Loan Experience



"MEMBERS1st Community Credit Union not only got my daughter **approved** to buy a new car, but they were able to **refinance** the car loan that my husband and I had. They **lowered our interest rate, saving us thousands of dollars** in interest. The MEMBERS1st employees were friendly and professional, and they made the process **simple and easy** – right from our computers!"

We did it for Michelle, and we can do it for you too! Call or apply online today.

Loans offered with approved credit and other qualifications. Federally insured by NCUA. NMLS#461085

Your Annual Meeting Is Wednesday, July 20th!

This year, the 58th Annual Meeting of YOUR Credit Union is scheduled for the evening of Wednesday, July 20, 2022. Watch our website, Facebook page and newsletters for more details.



Members age 18+ who are interested in vying for a Board position should contact staff member, Monna Ohlfest, at MonnaO@members1st.com or (800) 245-6199 no later than Friday, May 20, 2022. Members ages 16 and older will have the opportunity to vote for the Board of Directors candidates. Nominations will not be accepted from the floor.

10 Try These Financial Life Hacks



1 Dig into Your Debt
to track high interest credit card fees



2 Dedicate a Spending Account
to streamline bill paying



3 Delete Payment Info
to track high interest credit card fees



4 Carry (and use) Cash
to increase awareness of spending



5 Buy (and Sell) Used
to get deals on furniture, clothes, more



6 Switch On LED Lights
to save on energy costs



7 Check Out Your Local Library
instead of purchasing books, media



8 Carry Your Purchases
to manage in-store spending



9 Plan Your Meals
to avoid costly takeout, restaurant prices



10 Get Free Guidance from GreenPath
a trusted national nonprofit financial counseling agency

GreenPath.
financial wellness

LEARN MORE AT greenpath.com/wellness



3 Moves to Weather Inflation

You've likely noticed the cost of gas, groceries, clothing, housewares (and just about everything else) is on the rise, and the Federal Reserve is expected to raise rates in April, which will of course increase loan rates for all consumers. What can you do to combat rising costs?

- 1. Look at luxuries.** We all have them – things we don't need, but are nice to have around. You may be required to assess needs versus wants and make some tough decisions.
- 2. Review subscription services.** While a \$15 monthly subscription to a streaming service may not seem like much, if you have several subscriptions, it can really add up! There's also a good chance you're not using all of them, so pick one or two to forego.
- 3. Get organized.** Making multiple trips to the store will not only cost money for fuel, but may tempt you to buy things you may not have otherwise considered buying. Make a detailed list, make one trip to the store, and only purchase the items on your list.



Enjoy fast & secure one-tap checkouts when you add your **MEMBERS1st Debit Card** to your mobile wallet.



Locations:

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



website: www.ME1st.com

e-mail address: Info@MEMBERS1st.com

(800) 245-6199



MEMBERS1st
COMMUNITY CREDIT UNION