



Owner's Update

A Quarterly Publication of MEMBERS1st Community Credit Union • Spring 2023



MEMBERS1st Moves with you!

Moving? Take your MEMBERS1st accounts with you! Our online, mobile, text and online banking services make it easy to bank with us, no matter where you live or work.

No matter what you're wishing for,

YOUR HOME COULD MAKE IT HAPPEN!

\$99*
Closing Costs & NO Annual Fees!

- Renovate kitchen
- Plan a second honeymoon
- New flooring
- Pay off credit card debt
- to do
- to do

Finance just about anything with a Home Equity Line of Credit!

- Borrow additional funds as needed over the next ten years.
- Quickly access HELOC funds via online banking or the mobile app 24/7.
- Enjoy potential tax advantages.**
- Receive a FREE home value estimate.

Apply at www.MEMBERS1st.com.



Scan to apply now!

*\$99 closing costs offer excludes the cost of a full appraisal, if needed. **Consult a tax advisor. Minimum qualifying credit line of \$25,000 and required 1st advance of \$10,000 at closing, 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 \$450.00 to \$750.00, and the applicant is responsible for this cost. hoME1st Equity Line of Credit is an adjustable-rate product and may adjust quarterly. Refinance of existing M1CCU loans not eligible. Subject to membership, credit, and underwriting guidelines. Max. Annual Percentage Rate (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 4.25%. The current fully indexed rate as of 12-31-2022, is 6.25% APR for a loan-to-value up to 85% & 7.75% APR for a loan-to-value up to 100% with a qualifying credit score. 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

Mark Your Calendar

April 18
Tax deadline & final day to contribute to an IRA for the 2022 tax year

May 19
Deadline to submit your name for a board position

May 29
Closed for Memorial Day

June 19
Closed for Juneteenth

July 4
Closed for Independence Day

July 10-14
Youth Week at MEMBERS1st

July 19
Your 59th Annual Membership Meeting



Your Annual Membership Meeting Is Wednesday, July 19th

This year, the 59th Annual Meeting of MEMBERS1st Community Credit Union is scheduled for the evening of Wednesday, July 19, 2023. The annual membership meeting is a unique aspect of credit unions – it's an opportunity to learn more about your credit union, meet the board members who represent you, and talk with other members and employees of the credit union. In addition, members ages 16 and older will have the opportunity to vote for the Board of Directors candidates. Watch our website, Facebook page and newsletters for more details.

Serve on the Board of Directors

Members age 18+ who are interested in vying for a Board position should contact Abbey Sprague at abbey@members1st.com or (800) 245-6199 no later than Friday, May 19, 2023. Nominations will not be accepted from the floor.

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

Ask to talk with one of our lenders, or complete our short auto refinance questionnaire at www.MEMBERS1st.com.

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

Ask about
**NO PAYMENTS
FOR 90 DAYS!**

Scan to
start **SAVING!**



Free Financial Webinars from GreenPath

Understanding Credit Reports & Scores

Wednesday, May 10
from 2:00-2:30pm CDT

We will discuss the factors impacting a credit score, how to build or improve your score, and debunk common credit myths.



Scan to
register!

As a benefit of your membership, we have partnered with GreenPath Financial Wellness to provide you with access to one-on-one financial counseling, debt management services, and financial education tools. One of the tools you can access is financial webinars on a variety of topics. They're brief, informative, and best of all, free to you as a member. Visit our website and click on the "Financial Wellness" section for more services available from GreenPath.



Your Cards, Controlled by You

SecurLOCK™ Equip is a mobile app that allows you to control how, when, and where your debit and credit cards are used. It is a simple and secure way to manage and monitor your payment transaction activity, can help keep your cards safe, and provide instant notifications whenever your card is used.



Locations:

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



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(800) 245-6199



MEMBERS1st[®]

COMMUNITY CREDIT UNION