



Owner's Update

A Quarterly Publication of MEMBERS1st Community Credit Union • Winter 2022



Help Shape Your Credit Union!

Any members age 18+ who are interested in running for a board position in 2022 should contact Monna Ohlfest at (800) 245-6199 or monnao@members1st.com.

Mark Your Calendar

January & February

Enroll in eStatements for a chance to win a GoPro HERO9!

January 17

Offices closed for MLK Day

February 4

Warren Morrow Memorial College Scholarships deadline

February 21

Offices closed for President's Day & staff training

April 15

Deadline to make IRA contributions for the 2021 tax year

Why contribute to an IRA? It's an easy way to:

- » receive an additional deduction or credit
- » cut your tax bill or increase your refund
- » add to your retirement savings

Relax
At Least Your DEBT Is Under Control



Consolidate all of your debt with MEMBERS1st & then sit back and relax. **We've got this.**
One payment | Lower rates | Get out of debt sooner

We make it EASY to consolidate your debt!
Apply at ME1st.com today! *Scan to get started.* 



All loans offered with approved credit and membership qualifications. Federally insured by NCUA.



College Scholarship Opportunities

The Family Involvement Board of the Iowa Credit Union Foundation is once again offering the Warren Morrow Memorial Scholarship program. Members of Iowa credit unions are eligible to apply. The deadline for entries is February 4, 2022.

MEMBERS1st is also offering 7 college scholarships to our members. Entries must be submitted no later than March 31, 2022.

For more information and entry forms, please visit our website at www.ME1st.com.

Be Wary of Phishing Scams

Phishing is a form of fraud where online thieves try to trick you into sharing your private information, such as account numbers and passwords. For example, you might receive an email that looks like it came from your bank/credit union. The email says you need to log in to your online account and update your information. You click the link and log in to what appears to be a legitimate site, but it is a dummy site. Or, the link may automatically download tracking malware to your computer that allows identity thieves to track your keystrokes. **In either case, you've given up your login details without realizing it.**

Ways to avoid phishing scams:

- Inspect closely any emails that request financial or personal information. If you are not expecting it, don't click on any links until you verify the email is legitimate.
- Before you click on a link, hover your mouse over the link & inspect the link address to discern whether or not it appears to be legitimate.
- Remember that financial institutions will never email you asking for your account numbers or passwords – they already have all that information.
- If you suspect fraud, the best thing to do is STOP what you're doing and contact the company who reached out to you. Call them at a number you're familiar with, or at a web address you've visited before.

If you are concerned that you may have been a victim of fraud, contact us immediately. We can take steps to help protect your accounts and your cards.



Who Knew Paying Your Credit Card Bill Could Be **THIS** Fun?

Transfer all of your credit card balances to a MEMBERS1st Visa card today...because paying LESS interest can actually be pretty entertaining!

Call or visit www.ME1st.com for details!

*APR=Annual Percentage Rate. 99% intro rate is valid for 7 statement cycles on all balance transfers to a Visa Platinum Ca\$hback or Visa Platinum rewards account. For new cards, balance transfer must occur within 60 days of account opening. Thereafter the regular APRs will apply (Wall Street Journal Prime + 4.40% for Visa Platinum Ca\$hback, currently 7.65% APR and Wall Street Journal Prime + 5.50% for Visa Platinum Rewards, currently 8.65% APR). Rates current as of November 30, 2021. Approval subject to credit review and analysis. Intro rate offer valid for all applications dated November 1, 2021 through February 28, 2022. Federally insured by NCUA.

THANK YOU! The following employees have served our members for more than 20 years and we're pretty proud of them!

Louise Jesina (31 years)	Paula Steinhoff (27 years)
Kristen Vander Schaaf (28 years)	Lee Duff (22 years)
Jerry Ober (26 years)	Kellie DeRuitter (22 years)
Tonya Lundberg (24 years)	Karla Stull (20 years)
Jamie Wingfield (27 years)	Monna Ohlfest (20 years)

Introducing

FREE FINANCIAL COUNSELING

with GreenPath Financial Wellness



A PARTNERSHIP IN FINANCIAL WELLNESS

Scan for details

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