

Help Shape Our Future

Any members age 18+ who are interested in running for a board position should contact CEO Janet Borer at (800) 245-6199 or janetb@members1st.com.

Mark Your Calendar



January & February

Sign-up for eStatements for a chance to win a Yeti Cooler!

January 21

Offices closed for MLK Day

February 1

ETSCU merger with MEMBERS1st CCU

February 8

Warren Morrow Memorial College Scholarships deadline

February 18

Offices closed for Presidents' Day & staff training

April 15

Deadline to make 2018 IRA contributions

Coming Spring 2019

NEW rewards credit card program! Watch our website & Facebook page for details.

Yep, It's Still There.

It's easy to let debt pile-up and hope you'll figure it out someday. We get it!

Let's make TODAY that day!

Combine all your debt into **one loan** at just **8.99% APR***!

One loan | One payment | A solid plan to pay-off your debt!

Don't wait any longer. We can help.

Schedule a Personal Credit Review with one of our lenders today!

*Annual Percentage Rate. Loans offered with approved credit and are subject to term, collateral and credit history. Offer available on new money only. See credit union for full details and disclosures. Payment example: \$317.95 when you borrow \$10,000 for 36 months at 8.99% Annual Percentage Rate and make equal monthly payments. Federally insured by the NCUA. Equal Housing Opportunity. NMLS#461085

Welcome ETS Credit Union Members!

We're pleased to announce that ETS Credit Union will be merging with MEMBERS1st on February 1, 2019. ETS Credit Union serves employees of the State Training school in Eldora, Iowa, and will be a great addition to the ME1st family!

Thank You!

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

20-29 years of service:

- Kellie DeRuiter
- Lee Duff
- Louise Jesina
- Tonya Lundberg
- Jerry Ober
- Paula Steinhoff
- Kristen Vander Schaaf
- Jamie Wingfield

30+ years of service:

- Carolyn Tofey
- Carol Anderson



It's ME1st
at MEMBERS1st!

College Scholarship Opportunities

The Family Involvement Board 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 8, 2019.

MEMBERS1st is also offering 7 college scholarships to its members. Five will be awarded to high school seniors who will be graduating in spring 2019; two will be awarded to post-high school, continuing education students and current college students. Entries must be submitted no later than Friday, March 31, 2019.

For more information and entry forms, please visit our website at www.MEMBERS1st.com.



How to Protect Yourself from Being Scammed

Unfortunately, we have seen an increase in members who are falling victim to phone and Internet scammers, counterfeit cash and checks, and even phony businesses. We encourage every member to be aware of common scams and ways to avoid getting victimized. If you ever question the legitimacy of an offer, payment, contest, free trial, etc., simply ask the person for a call-back number and check with us before you proceed.

Do:

- be suspicious if you are told to wire a portion of funds from a check back to a company.
- be wary of lotteries or free trials that ask for your account number.
- verify the authenticity of a cashier's check with the financial institution that it is drawn on before depositing a check. When you do this, be sure to use contact information from the FI's website, not necessarily information that is provided on the check itself.



- use our free online and mobile banking services to keep a frequent eye on your accounts.

Don't:

- be fooled by the appearance of checks or money orders. Scammers can make them look legitimate and official.
- deposit checks or money orders from strangers or companies you don't have a relationship with.
- wire money to people or companies you don't know.
- give your account number or passwords to anyone who calls you. Ever. Only provide this information if you initiated the call and dialed a phone number you're familiar with.
- click on links in email to verify your bank account.
- accept a check that includes an overpayment.

Source: www.usa.gov/common-scams-frauds

Sign-Up for eStatements by February 28th!

To sign-up, login to Online Banking, click on "Info Center" and then "eStatement Options."



Locations:

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



website: www.MEMBERS1st.com
e-mail address: Info@MEMBERS1st.com

(800) 245-6199



MEMBERS1st
COMMUNITY CREDIT UNION