



**You're Invited to Our Annual  
Member Appreciation Event  
This Friday!**

Join us on **Friday, September 5th from 11am-1pm** as we say thank you for being a valued member of MEMBERS1st!

Stop by for a delicious lunch featuring hot dogs, hamburgers, chips, drinks, and dessert. Bring your friends and family along and introduce them to the credit union you love!



**Lunch will be served at these branch locations:**

Ames, Boone, Eldora, Iowa Falls, Marshalltown, and Traer

**Text "REMIND ME" to (641) 812-2924  
and we'll send you a reminder text on Friday morning.**

Text REMIND ME now!

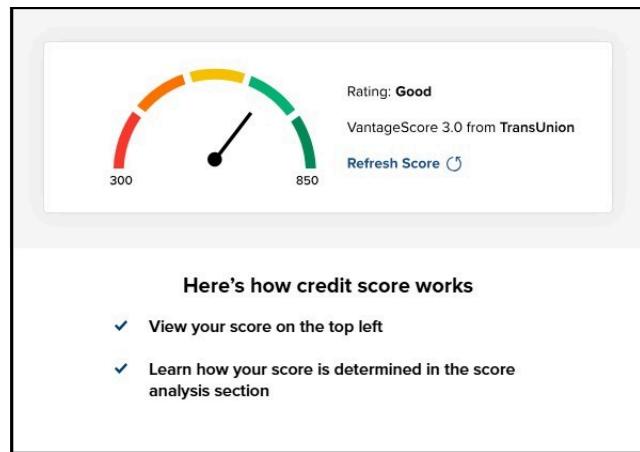
**NEW! Credit Score & Report**  
**Monitor & manage your credit inside Online & Mobile banking**

We're excited to bring you a new, free tool to help you take control of your credit—[\*\*Credit Score & Report\*\*](#), powered by SavvyMoney!

This free service lets you check and refresh your credit score every single day—without affecting your score.

That means you can track changes, monitor trends, and feel more confident in your financial decisions.

**But it doesn't stop there. With Credit Score & Report, you also get:**



- Monthly updated credit reports
- Alerts for changes or suspicious activity
- A score simulator to test “what-if” scenarios
- Tips to improve and maintain your credit

Whether you’re working to build your score, preparing for a big purchase, or simply want peace of mind, Credit Score & Report is here to help—securely, conveniently, and at no cost to you.

**Login to [Online or Mobile Banking](#) today  
& activate "Credit Score & Report."**

## Retiring in 10-15 Years?

**Start building your debt-free strategy now.** With our [10 & Done Mortgage Loan](#), you can:

- Pay off your mortgage before you retire
- Combine debt into one easy payment
- Borrow up to 85% LTV with no mortgage insurance, low closing costs, and just a 1% origination fee



**Say goodbye to debt and hello to retirement.**

Apply Now to Pay Off  
Your Debt

Schedule a lending appointment to discuss  
your options

**Latest Blog Article**

## Guard Your Info, Guard Your Wallet: Smart Tips to Prevent Fraud

Protect your finances by safeguarding personal info, using secure payments, strong passwords, and monitoring accounts to prevent fraud.

[Read the full article here.](#)







### Cybersecurity Workshop

**Presented by Gene Huey**  
IT & Facility Coordinator

**October 14th, 6 PM** 📍 **Marshalltown M1CCU**  
Bottled water and cookies will be served as refreshments

[Register for Our Cybersecurity Workshop on October 14th](#)

Fuel your back to school budget with our

## Back to Learning Loan



### Need to Re-Fuel Your Budget After Back-to-School Expenses?

Whether it's computers, supplies, clothing, or room and board that drained your budget, we've got you covered with everything you need to re-fuel.

**Borrow \$3,000**  
**for as low as 9.74% APR\***  
**for 12 months**

Get the details & apply online

## 2 New Checking Options from MEMBERS1st!




**Spend on what you want, with Debit or Credit, and EARN on what you SAVE with YIELD 1st Checking!**



**Receive 1% Cashback\* on Debit Card purchases, up to \$10/month, with USE 1st Checking!**

Meet with a team member to open a YIELD 1st or USE 1st Checking Account!

 **reMEMBER: If you don't know the sender, don't click the link.**

Even if a message looks urgent or official, don't click unknown links in emails or texts.

**Stay safe.  
Stay smart.  
Stay scam-free.**

Visit our Security Center for tips to avoid fraud and scams



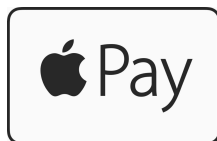




## Tap-to-Pay Electronically with Your MEMBERS1st Debit & Credit Card

Forget your wallet? No problem! Enjoy tap-to-pay functionality when you add your MEMBERS1st debit and/or credit card to your mobile wallet - Google Wallet, Apple Pay or Samsung Pay – for use on your smartphone and smartwatch.

**Simple. Secure. Convenient.**



Google Wallet

# Enjoy benefits that put you in control!

As low as **2.99%** intro.  
APR\* for 12 months!

**No balance transfer fee!**

**1% cashback** on  
purchases!

After intro. rate period,  
VAPR\*\* as low as 12.15%\*\*\*



## It's Time for Tailgates & Great Rates

**Score up to \$500 cash back  
when you move your auto loan  
to MEMBERS1st!**

Refinance your auto loan from another lender and get 1% cash back — up to \$500<sup>†</sup>! There are no fees to refinance<sup>††</sup>, and you'll receive your cash back within 10 business days.<sup>\*\*</sup>

Plus, take advantage of up to 110% financing to cover extras or accessories!

**Current rates as low as  
5.49% APR\*  
for 60 months!**

Request a free  
payment quote

Apply for an auto  
loan now!

Current Lending  
Rates

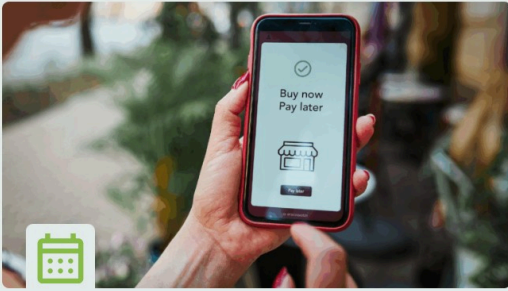


\*Annual Percentage Rate. Loans offered with approved credit. Minimum loan amount of \$5,000 to qualify. Offer subject to change without notice. \*\*10 business days from the date of loan funding. †1% cash back is based on the loan amount of the vehicle only. It does not include fees such as title or license, and does not include the cost of additional services, such as GAP, Extended Warranty, etc. ††No fees when refinanced from another lender, other than title fees, which are the members' responsibility. Additional restrictions may apply, see credit union for details. Federally insured by NCUA. NMLS#461085



MEMBERS1st partners with [GreenPath Financial Wellness](#) to give our members free access to expert financial counseling and education. Whether you want to manage debt, improve your credit, or plan for the future, GreenPath's trusted advisors are here to help—confidentially and at no cost to you.

### Upcoming GreenPath Webinars



September 10 @ 2:00 pm – 2:45 pm

**Pay Later, Plan Smarter: A Guide to Buy Now, Pay Later (BNPL)**

Learn how Buy Now, Pay Later (BNPL) impacts your finances and get expert tips to use it wisely while avoiding common pitfalls.

[Register Now](#)



October 1 @ 3:00 pm – 4:00 pm

**Dear GreenPath – Financial Advice**

Get judgment-free financial advice! Dear GreenPath covers budgeting, credit, debt, and more—real questions, real expert answers.

[Register Now](#)

 **Mark  
YOUR  
Calendar**

**Friday, September 5**

Member Appreciation Tailgate - enjoy a free lunch as our thanks for your membership!

Want a reminder Friday morning? Text "REMIND ME" to [\(641\) 812-2924](tel:6418122924)

**Wednesday, September 10**

[GreenPath Webinar: A Guide to Buy Now, Pay Later \(BNPL\).](#)

**Friday, September 19**

[Free Shred Friday](#) for members

**Wednesday, October 1**

[GreenPath Webinar: Dear Greenpath - Financial Advice](#)

**MEMBERS1st Community Credit Union**

***Financially Empowering Central Iowa***

Ames | Boone | Eldora | Iowa Falls | Marshalltown | Traer

(800) 245-6199 | [info@members1st.com](mailto:info@members1st.com) | [www.MEMBERS1st.com](http://www.MEMBERS1st.com)





Review us on Google



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Facebook



Review us on Yelp

Federally insured by the NCUA. Equal Housing Opportunity.

MEMBERS1st Community Credit Union | 104 W. Anson Street PO Box 777 | Marshalltown, IA 50158-0777 US

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