



MEMBERS 1st

Community Credit Union

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**Will you give us an
online review
like **Hugh** did?**

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Hugh F



Members 1st is the number one Credit company
I am happy with the staff is 🙌 Respectful
professionand and are 🙌 Customer service
satisfaction

In case you missed last month's educational emails...

[Dollars and Sense: A Blueprint for Prioritizing Bills](#)

[January is a great time to pull your credit report](#)

[Keep Your Money Habits Going](#)

[Looking For Your Tax Information?](#)

Refer Friends, Family & Co-Workers With Confidence

When you refer friends, family and co-workers to MEMBERS1st, it's the highest compliment we could possibly receive! As your member-owned credit union, when we grow, you benefit!

Here are a few **new** things to share with them:

- We are opening a [new branch in Marshalltown](#) this spring.
- Robust [online banking and mobile app](#) with 24/7 services.



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- Opened new branch in [Eldora](#) with 24/7 ATM, Safe Deposit Boxes and Drive-Up service.

Encourage them to join online quickly & easily!

Deposit Checks Quickly & Easily with Mobile Deposit

Download our free mobile app & you have everything you need to deposit checks quickly & securely from your mobile device. Simply login to the mobile app and click "Deposit." Our Mobile Check Deposit service will walk you through every step.

DOWNLOAD OUR MOBILE APP NOW



**Borrow up to \$5,000 for as low as 10.99% APR*
& enjoy up to 36 months to pay it back!**

Apply Now!

*Rates expressed as Annual Percentage Rate and are based on the borrower's creditworthiness. Not all borrowers will receive the same rate. Only one loan per qualified member. Cannot be used to refinance loans currently held with MEMBERS1st. Offer subject to change without notice. Average payment of \$163.67 when you borrow \$5,000 for 36 months at 10.99% Annual Percentage Rate and make equal monthly payments. NMLS#461085



3 Most Common Forms of Identity Theft

Shoulder Surfing: Criminals may engage in "shoulder surfing"– watching you from a nearby location as you punch in your telephone calling card number or credit card number – or listen in on your conversation if you give your credit-card number over the telephone.

Discarded Mail: If you receive applications for "pre-approved" credit cards in the mail, but discard them without tearing up the enclosed materials, criminals may retrieve them and try to activate the cards for their

use without your knowledge. Also, if your mail is delivered to a place where others have ready access to it, criminals may simply intercept and redirect your mail to another location.

Opening Unknown Emails: Many people respond to "spam"– unsolicited e-mails – that promises them some benefit but requests identifying data, without realizing that in many cases, the requester has no intention of keeping his promise. In some cases, criminals reportedly have used computer technology to steal large amounts of personal data.

Source: [Criminal Division | Identity Theft \(justice.gov\)](https://www.justice.gov/criminal-division/identity-theft)

Develop a Solid Financial Plan for 2024

If you started out the new year facing a heap of debt, let's get that debt under control! We can consolidate your debt into one manageable payment, and the best part is, you'll have a target date for being debt-free!

Complete our Debt Consolidation form & then sit back and relax. **We've got this!**

Complete our form & get your debt under control!



An Updated Website is Launching Soon!

We will soon be launching a new, even more user-friendly website with all the tools and information available on our current site. Watch for an announcement in the coming weeks.



College Scholarships from MEMBERS1st

MEMBERS1st is offering 7 college scholarships to our members. There are scholarships for current high school seniors, as well as students who are already attending college. Entries must be submitted no later than March 31, 2024.



[Apply for a MEMBERS1st Scholarship](#)

Maybe you can take that **SPRING BREAK TRIP.**

Make it happen with our loan skip-a-payment program.





Grow Your Savings with a CD Special!

The new year is a great time to take control of your finances and lock-in a great APY with a CD Special.

If you have more than \$500 sitting in a savings or checking account at another financial institution, or maybe you have some cash stashed at home - consider investing all or part of those funds into a [MEMBERS1st CD](#).

[View Our Current CD Rates](#)

*APY=Annual Percentage Yield

That MEMBERS1st Auto Loan Looks Good on You

If you have an auto loan with another lender, there's a good chance we could lower your payment & add some extra money to your budget!

Plus, your MEMBERS1st Auto Loan always includes:

- » Competitive rates on GAP
- » Competitive Extended Warranty rates
- » No-cost payment estimates & pre-approvals
- » No-fee* refinancing from another lender

Simply [complete our short auto refinance questionnaire](#) for a free, no obligation payment quote.



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

[Request your free payment quote](#)



Thursday, February 1
[Revised fee schedule](#) goes into effect

Monday, February 19

Closed for Presidents Day

Wednesday, February 28

12:00-12:45pm CST

Register for a free GreenPath webinar,
"Understanding Your Money Personality"

[Register for this free webinar](#)

[View Our Full Calendar](#)

MEMBERS1st Community Credit Union

Financially Empowering Central Iowa

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

(800) 245-6199 | info@members1st.com | www.MEMBERS1st.com



Review us on Google



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Facebook



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Federally insured by the NCUA. Equal Housing Opportunity.

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