



MEMBERS 1st

Community Credit Union



Organize your finances in 2025 with these 3 easy steps:

1. Simplify your banking with our free [digital services](#).
2. Update your contact information with us (email, phone number and address) to ensure we can contact you, if needed. This can be done in [Online Banking](#), or stop by your nearest branch.
3. Ensure your loved ones are protected by reviewing your account beneficiaries. [Contact us](#) if you need to add beneficiaries or make changes.



One Payment, Less Stress

Debt isn't just a burden; it's a distraction and can be tough to manage. Let us help you streamline your debts, save money each month, and take control of your budget.



Schedule a consultation with one of our lenders today!

All loans offered with approved credit and membership qualifications. Additional restrictions may apply, see credit union for details. Federally insured by NCUA. NMLS#461085

Bonus Dividends Deposited in Mid-December

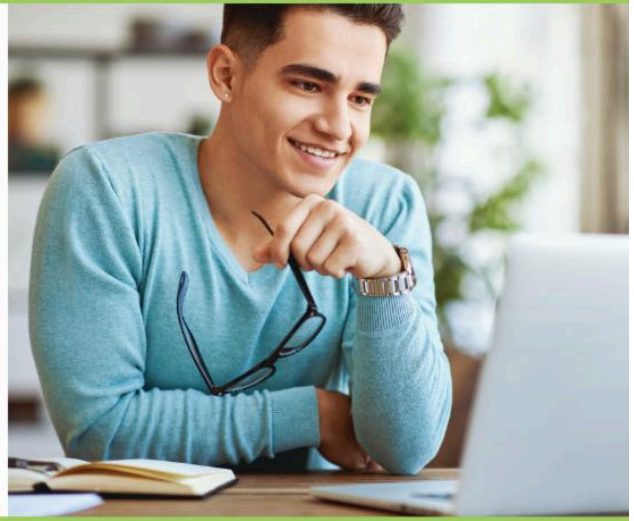
Nearly 10,000 members received a deposit of between \$5-\$500 to their share savings accounts in December as their portion of a bonus dividend (also known as patronage dividend) distribution.

2024 was one of the most successful years in the credit union's history, and as a not-for-profit financial cooperative, we believe that when the credit union does well, our members should do well. This is just one of the many advantages of belonging to a credit union.



Read more

**Apply for our
College
Scholarships!**



**Learn more & apply online by March 31st
at www.MEMBERS1st.com**

Holiday Loan

Extended through Jan. 19, 2025!

It's not too late to take advantage of our Holiday Loan and boost your holiday budget.

**Borrow \$1,000-\$3,000
terms up to 12 months
rates as low as 9.99% APR**

Apply Today

**'Tis the
Season for a
MEMBERS1st
Holiday Loan!**





You May Be Eligible to Skip Your MEMBERS1st Loan Payments

Eligible members can skip their MEMBERS1st loan payments for one month each year.

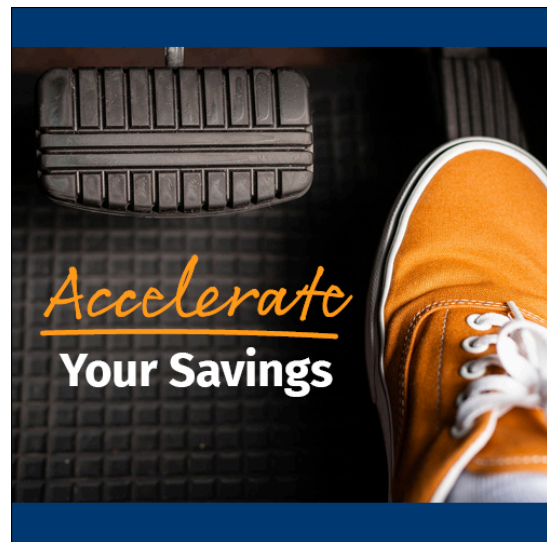
Visit our website for details & instructions

Refinance With Us & Accelerate Your Savings

For a limited time, refinance your auto loan from another lender to a MEMBERS1st auto loan and get a great rate, plus receive **1% cash back** up to **\$500!**

- Receive your cash back within 10 business days!**
- No fees to refinance.++
- Up to 110% financing

Take advantage of rates as low as
5.74% 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



**Do Your
Homeowner
Happy Dance**

As low as
4.99% APR*
for 15 years!

Ready for a great rate & faster route to homeownership?
Our **15 & Done Mortgage Loan**
could have you doing your homeowner happy dance!

It's a great way to lower your rate, consolidate debt,
or pay off your home sooner.

[Click for more details!](#)



Wednesday, January 1

We are closed today for the New Year's Day holiday

Friday, January 17

[Free Shred Friday](#) for Members

Monday, January 20

All branches will be closed for the Martin Luther King Jr. holiday

Wednesday, January 22

12:00-1:00 PM (CST)

Register for this free webinar

GreenPath Webinar: Pass Down Prosperity

Join us for an insightful webinar where you will learn how to make decisions to invest in yourself and the future generation.

MEMBERS1st Community Credit Union

Financially Empowering Central Iowa

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

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



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Recommend us on Facebook



Review us on Yelp

Federally insured by the NCUA. Equal Housing Opportunity.

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