

# Member-Owner

## WINTER 2025

# Update



A Publication With News & Financial Education For The Member-Owners of MEMBERS1st.

### Interested in Serving On the MEMBERS1st Board?

Members age 18+ who are interested in running for a board position in 2025 should contact Lana at 800-245-6199 or by email at [lanak@members1st.com](mailto:lanak@members1st.com) by Thursday, April 17, 2025.

## Mark YOUR Calendar

**January & February Contest!**  
Enroll in eStatements for a chance to win an Apple Watch

**January 20**  
Closed for the MLK Holiday

**February 7**  
Deadline to apply for Warren Morrow Memorial College Scholarships

**February 17**  
Closed for President's Day

**March 31**  
Deadline to apply for MEMBERS1st College Scholarships

**April 15**  
Deadline to make IRA contributions for the 2024 tax year

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

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

## Board Approves Bonus Dividends to Members



Nearly 10,000 members received a deposit of between \$5-\$500 to their basic share savings accounts in mid-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 being a member-owner of MEMBERS1st Community Credit Union.

To learn more about the unique structure of MEMBERS1st and why it matters to you, visit our website and click on the "Engage" tab.



## 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.

Contact us or visit our website to learn more about our variety of debt consolidation solutions.



## Two College Scholarship Opportunities

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 7, 2025.

MEMBERS1st is also offering college scholarships to our members. Entries must be submitted no later than March 31, 2025.

For more information and entry forms, please visit our website at [www.MEMBERS1st.com](http://www.MEMBERS1st.com).

## THANK YOU

to the following employees who have served our members for 20 years or more!

Louise J. (34 years)

Paula S. (30 years)

Kellie D. (25 years)

Kristen V. (31 years)

Tonya L. (27 years)

Karla S. (23 years)

Jamie W. (30 years)

Lee D. (25 years)

Michelle B. (20 years)



## Over-Spent & Over-Celebrated?

It's not too late to apply for a Holiday Loan. Visit our website for details.



As a member, you have access to trust, investment, and retirement services through First Community Trust. Contact Jason to schedule a no-obligation appointment today!

**Jason Freese, Trust Officer**  
515.956.3030  
[Jason.Freese@fctrust.com](mailto:Jason.Freese@fctrust.com)



## Your Year-End Checklist

To Locate Your 2024 Tax Information

### In Online Banking:

- Login to Online Banking
- Use "Member Services" drop down
- Under View, click on "Dividend/Interest Summary"

### In Our Mobile App

- Login to the mobile app
- Click on "More"
- Click on "Dividend/Interest Summary"

### Other Helpful Year-End Reminders

- Members who have an IRA with us can determine your IRA's Fair Market Value for income tax time by totaling your IRA account balances as of Dec. 31, 2024. That information can be found on your year-end statement, or by logging in to Online Banking.
- Be sure to verify the information on your account(s) – address, phone number, joint members, beneficiaries, etc. If you need to make changes to contact information, simply login to Online Banking and click on the drop down next to your name. For account changes, please stop into your nearest branch.

Thank you to all of the members who participated in our annual member satisfaction survey! We are reviewing each one and will use your feedback to further improve your credit union.

### Locations:

Ames  
Boone  
Eldora  
Iowa Falls  
Marshalltown  
Traer

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed. You may review it at [www.MEMBERS1st.com](http://www.MEMBERS1st.com) or we will mail you a free copy if you call us at (800) 245-6199.



website: [www.MEMBERS1st.com](http://www.MEMBERS1st.com)  
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(800) 245-6199



**MEMBERS1<sup>st</sup>**  
Community Credit Union