

# Member-Owner FALL 2024 Update



News & financial education for member-owners.

**Purchase a prepaid reloadable VISA card at one of our branches for everyone on your holiday shopping list!**



## Accelerate Your Savings

As low as  
**5.99% APR\***  
for  
**60 months**

### Mark YOUR Calendar

#### October 1-31

Kids' Coat Drive

(See website for details)

#### October 1 - November 30

Enroll in Online Bill Pay for a chance to win a Samsung TV

(See website for details)

#### October 14

Offices closed for Columbus Day

#### November 8

Stop by a branch to enjoy coffee & cookies in honor of our veterans

#### November 28

Offices closed for Thanksgiving

#### December 6

Holiday Open House  
Cookies & cocoa at the branches

#### December 24

Offices close at noon

#### December 25

Offices closed for Christmas

#### January 1

Offices closed for New Year's Day

## Refinance your auto loan from another lender & receive 1% cash back up to \$500!†

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



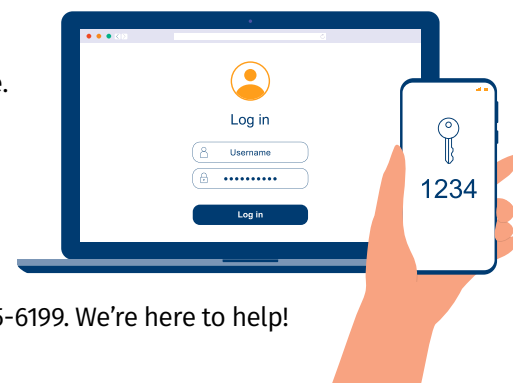
Scan for a free  
payment quote!

\*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

## Adopt These 4 Habits to Protect Yourself from Scammers

1. Use strong, unique passwords for your accounts.
2. Turn on two factor authentication, when possible.
3. Call us in advance of your travel plans.
4. Don't give your personal or financial information in response to a request you didn't expect.

If you're ever concerned you may have been the victim of a scam, or have questions about a call, email or text you received, please call us at 800-245-6199. We're here to help!



# 3 Ways to Boost Your Holiday Budget



## Use your MEMBERS1st cashback credit card to make gift purchases!

1% cash back for every \$1\*\* you spend.

No annual fee & locally serviced.

## Utilize Skip-a-Pay!

Skip your MEMBERS1st loan payment(s) for one month.

Details at [www.members1st.com](http://www.members1st.com)!

## Apply for a Holiday Loan

Enjoy a rate as low as 9.99% APR\* & 36 months to repay.

Apply at [www.members1st.com](http://www.members1st.com)!

\*Annual Percentage Rate and are based on the borrower's creditworthiness. Not all borrowers will receive the same rate. Loans offered with approved credit. Offer subject to change without notice. Average payment of \$161.10 when you borrow \$5,000. \*\*Terms and conditions apply. Earn 1% cash back on every dollar spent using your MEMBERS1st credit card. Cash back rewards are subject to account approval and may not apply to certain transactions, including balance transfers, cash advances, or fees. Other exclusions may apply. Offer may be modified or withdrawn at any time. Please see the full rewards program terms for details.

## Get More With Your Membership

### GreenPath Financial Wellness

provides you with access to one-on-one debt management services, financial education tools and financial counseling services, including:

- Debt counseling
- Debt management plans
- Housing counseling
- Student loan counseling
- Credit Report review

If you have questions, need financial direction, or just want to make sure you're on the right financial path, GreenPath is a confidential resource you can tap into as often as needed. Visit our website and click on the "Learn" tab, and then "Financial Wellness" for more details.



**Amy Lang**  
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Toll Free: 800-245-6199  
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### Business Services Available Now!

Your business is important to us, and the right financing can help your business grow.

- Commercial real estate loans
- Investment property loans
- Equipment, vehicle, and fixed asset loans
- Secured & unsecured lines of credit

Open a Business Checking Account with MEMBERS1st and enjoy a wide range of benefits including no monthly service charge!

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



website: [www.MEMBERS1st.com](http://www.MEMBERS1st.com)  
e-mail address: [Info@MEMBERS1st.com](mailto:Info@MEMBERS1st.com) | (800) 245-6199



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