



61st Annual Membership Meeting

👉 Save the date & note the new location!

Thursday, July 24, 2025

at Midnight Garden

1501 S. 17th Ave. in Marshalltown

3:00 PM – All MEMBERS1st branches will close

5:00 - 6:00 PM – Social hour & voting

6:00 PM – Business meeting begins



Details at www.MEMBERS1st.com

Interested in Serving On the MEMBERS1st Board of Directors?

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 lking@members1st.com by Thursday, April 17, 2025.

Iowa is Celebrating 100 Years of Credit Unions

In 1925, the Iowa Credit Union Act laid the foundation for a movement rooted in service, trust, and opportunity.

For 100 years, this groundbreaking legislation has empowered communities across Iowa to thrive. Together, we honor the past and build a stronger future.



Members-Only Discounted Adventureland Tickets!

[Order Your Tickets On Our Website](#)



Escape the COLD
with a
COOL
SPRING
LOAN!

**Borrow up to \$5,000 for as low as 9.99% APR*
& enjoy up to 36 months to pay it back!**

[Get the details & apply online](#)

Finance your fun vehicle for as little as \$95.51 / month*

\$10,000 Loan
Monthly Payment
\$95.51*



\$25,000 Loan
Monthly Payment
\$238.77*



\$50,000 Loan
Monthly Payment
\$477.54*



Motor Homes, Campers, Snowmobiles, Motorcycles, Boats, Trailers, ATV'S, and more!

*Payment based on 2023-2025 model years at 7.99% Annual Percentage Rate for 180 months. Other rates and terms available. Not all vehicles will qualify for 180-month term. Rates, terms and conditions subject to change, and vary based on creditworthiness, qualifications and collateral condition. All loans subject to approval. Not all borrowers will qualify. See credit union for details. Federally Insured by NCUA.

Attorney General Warns of IRS/Tax Scams

Iowa Attorney General Brenna Bird warns Iowans to be cautious of tax and IRS scams during the 2025 tax season. Common scams include phone impersonations, phishing emails or texts, spoofed caller IDs, identity theft, and fraudulent tax preparers.

To stay safe, Iowans should avoid sharing personal information over the phone or email, verify tax preparers, and know that the IRS will not demand payment via cash, gift cards, or apps.

Report suspected scams to the Iowa Attorney General's office at 1-888-777-4590 or online.



[Read More](#)

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%***



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

Updated Fee Schedule

Here's What You Need to Know

At MEMBERS1st Community Credit Union, we're committed to keeping fees low while providing you with the best possible service. Our [updated fee schedule](#) (effective 5/1/25) has only a couple of changes, but we want to make sure you're aware!

How to Stay Connected:

To avoid a Bad Address/Returned Mail fee, make sure your contact information is up to date. If you've moved or changed your phone number or email, please let us

MEMBERS1st Community Credit Union		SERVICE & FEE SCHEDULE Effective: May 1, 2025	www.MEMBERS1st.com 800-245-6199
Teller Check	.....	\$5.00/check	
Money Orders	.....	\$2.00/item	
Counter Checks (per book of 8)	.....	\$10.00*	
Rebuild Checking Account	.....	\$10.00/month	
Loan Coupons	.....	\$5.00	
Wire Transfer - Outgoing Domestic	.....	\$20.00/wire	
Wire Transfer - Outgoing Int'l	.....	\$50.00/wire	
Wire Transfer - Incoming	.....	\$10.00/wire	
On-Demand Direct Deposit	.....	\$10.00	
Safe Deposit Box	.....	Call for pricing & availability	
Safe Deposit Box - Drilling	.....	Cost to drill	
Reconciliation/Research (\$10 min.)	.....	\$30.00/hour	
Non-Sufficient Funds	.....	\$25.00/item	
Verification deposit	.....	\$3.00	
Courtesy Pay	.....	\$25.00/item	
Transfer to cover overdraft	.....	\$5.00/transfer	
Stop Payment	.....	\$20.00/draft or ACH item	
Foreign Check Dep. - Int'l Cash Letter	.....	\$5.00/item	
Foreign Check Dep. - Int'l Collections	.....	\$25.00/item	
Mailed Receipt Request	.....	\$1.00	
Copy of Draft	.....	\$2.00*/draft	
Statement Copy	.....	\$2.00*/month	
Paper Statement (Waived for members ages 12 & under and 75+)	.....	\$5.00/statement	
Printout of share/share draft activity	.....	\$2.00/page	
Photocopy	.....	25¢/page	
Debit/ATM Credit Card Replacement	.....	\$50.00	
ATM Transactions (per item)	.....	\$1.50* after 8/mo.	
Bad Address/Returned Mail	.....	\$10.00/month	
Inactivity Fee after 12 months	.....	\$10.00/month	
Account Closure (within 90 days of opening)	.....	\$5.00	
IRA Closing	.....	\$25.00	
Levy or Garnishment	.....	\$35.00	
Collection Charge	.....	\$25.00/item	
Coin Counting for Members	.....	3% over \$100	
Coin Counting for Non-Member	.....	3%	
Return Deposit Item (per item)	.....	\$10.00	
Coin & Currency (per order)	.....	\$5.00	

Highlighted item indicates new or updated item.
Federally insured by NCUA. Equal Housing Opportunity. *Plus sales tax.

know! Updating your info is easy — just log in to online banking, call us, or visit any of our branches. We're here to help!

New Season, New Ride

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

**Attend a Free In-Person Seminar
in West Des Moines**

"Retirement Readiness:

Smart Strategies for a Secure Future"

Wed., May 21 from 6-7 pm

or

Thurs., May 22 from 9-10 am

Discover key strategies to help you make the most of your retirement—including how to maximize Social Security benefits, manage your investments for long-term stability, and withdraw your savings sustainably. Plus, get expert tips to help you stay on track and adjust your plan along the way.

MEMBERS1st partners with First Community Trust (FCT) to offer Trust and Investment Services.



Jason Freese,
Vice President

Register for May 21 Seminar

Wealth Advisor/Trust Officer
[515.956.3030](tel:515.956.3030)
Jason.Freese@fctrust.com

Register for May 22 Seminar

Products offered are not federally insured; are not obligations of MEMBERS1st Community Credit Union; are not guaranteed by the Credit Union or any affiliated entity; involve investment risks; including the possible loss of principal.



Tuesday, April 15

Tax deadline & final day to contribute to an IRA for the 2024 tax year

Thursday, April 17

Deadline to submit your name for a board position

Friday, April 18

[Free Shred Friday](#) for Members

Wednesday, April 30

FREE GreenPath Webinar

"Build Your Monthly Spending Plan"

Are you one of many people who have created a spending plan in the past and had trouble sticking to it? If so, you are not alone! In this webinar, we will be guiding you through the process to create a plan for where you want and need your dollars to go each month. You'll leave knowing what your monthly spending plan is, and with tips to stick to it.

Register for this free webinar

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.

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

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