



MEMBERS1st Community Credit Union



Board Approves Bonus Dividends to Members

Nearly 10,000 members will receive a deposit of between \$5-\$500 to their basic share savings accounts on December 15, 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](#)

Watch this Video to Stay Ahead of Holiday Threats

2024 Holiday Threats

5 Common Fraud Tactics



2024 Holiday Loan

Extended through Jan. 19, 2025!

Take advantage of our 2024 Holiday Loan to 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!

Have you seen me?

Check out our new ATM in Ames!





Need Cash for the Holidays?

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

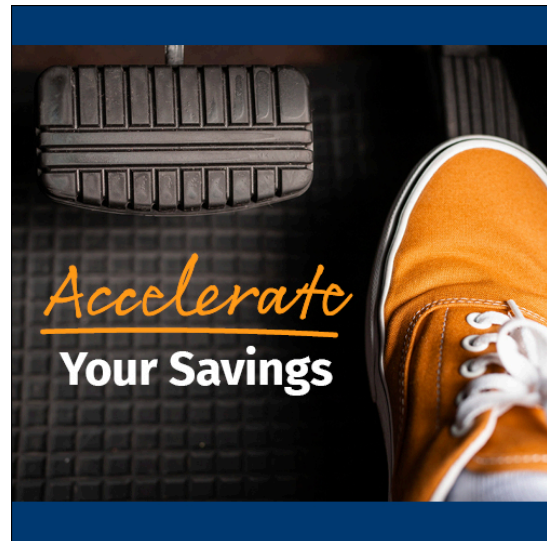
Visit our website for details & instructions

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!](#)



Friday, December 6

Holiday Open House - Enjoy cookies & cocoa at our branches

Wednesday, December 11

1:00-2:00 PM (CST)

[GreenPath Webinar: Identity Theft, Fraud, and Scams](#)

[Register for this free webinar](#)

Friday, December 13

Deadline to submit your [2024 Member Survey](#)

Sunday, December 15

Bonus Dividends distribution to eligible members (see article at top)

Tuesday, December 24

All branches will close at noon for Christmas Eve

Wednesday, December 25

All branches will be closed for Christmas

Wednesday, January 1, 2025

All branches will be closed for New Year's Day

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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Federally insured by the NCUA. Equal Housing Opportunity.

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