



**MEMBERS 1<sup>st</sup>**  
**Community Credit Union**



**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

**Frustrated by NSF Fees in 2024?  
Come up with a plan for 2025!**

[Meet with one of our Branch Managers](#) to complete a Non-Sufficient Funds (NSF) Fee Financial Review Process to receive a reimbursement of up to \$300 in 2024 NSF fees\*.

Your free NSF Fee Financial Review Process will include [meetings with a Branch Manager](#), reviewing transactions during 2024, [completing a current budget for 2025](#), and following up.

\*Program reimbursement applies specifically to NSF Fees. All other fees not subject to program terms. Meeting with Branch Manager by March 31, 2025, required.



## Get **LOW Payments** for **BIG Adventures** with a seasonal vehicle loan!

As low as **7.99% APR\*** for as long as **180 months!\*\***



- Finance up to 100% of your purchase
- Includes motor homes, campers, snowmobiles, motorcycles, boats, trailers, ATVs and more!

**Apply on our website before attending this year's outdoor shows!**

\*Annual Percentage Rate on 2023-2025 model years. 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. Average monthly payment of \$477.54 each month, for 180-months when borrowing \$50,000 for a 2023 or newer vehicle. See credit union for details. Federally insured by NCUA. NMLS#461085

# 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

## Register to Attend This FREE Estate Planning Webinar

### "An Overview of Wills, Trusts & More"

**Date:** Wednesday, March 5

**Time:** 5:30-6:30 p.m.

In this webinar, Jason Freese with our partners at [First Community Trust](#) will cover:

- Estate Settlement
- Executor Duties and Selection
- Benefits of a Corporate Trustee



Register Now & receive a link to attend

## Apply for our College Scholarships!



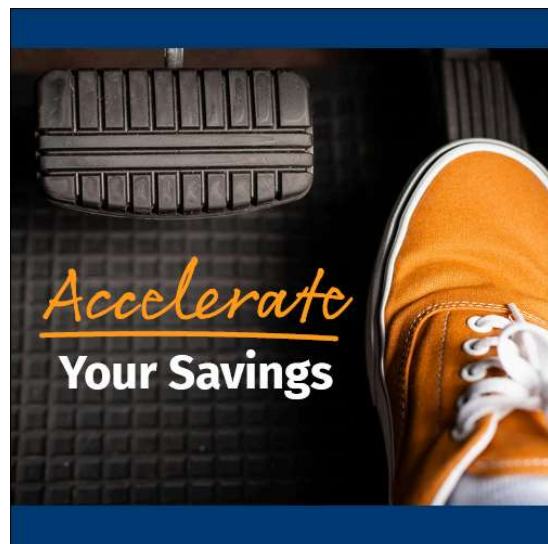
Learn more & apply online **by March 31<sup>st</sup>**  
at **www.MEMBERS1st.com**

### 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



As low as  
**4.99% APR\***  
for 15 years!

Do Your  
*Homeowner*  
Happy Dance

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, February 12**

FREE GreenPath Webinar

*"3 Things You Can Do This Week to Get Your Financial House in Order"*

Join Dr. Darla Bishop, author of *How to Afford Everything*, for this webinar designed to help you gain clarity, control, and confidence

Register for this  
free webinar

with your finances.

**Friday, February 14**

Happy Valentine's Day to our member owners!  
We ❤️ and appreciate every one of you!

**Monday, February 17**

Closed for Presidents Day

**Friday, February 21**

[Free Shred Friday](#) for members

**Wednesday, March 5**

FREE Estate Planning Webinar  
*"An Overview of Wills, Trusts & More"*  
Provided by our partners at [First Community Trust](#)

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](mailto:info@members1st.com) | [www.MEMBERS1st.com](http://www.MEMBERS1st.com)



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Federally insured by the NCUA. Equal Housing Opportunity.

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