



MEMBERS 1st

Community Credit Union



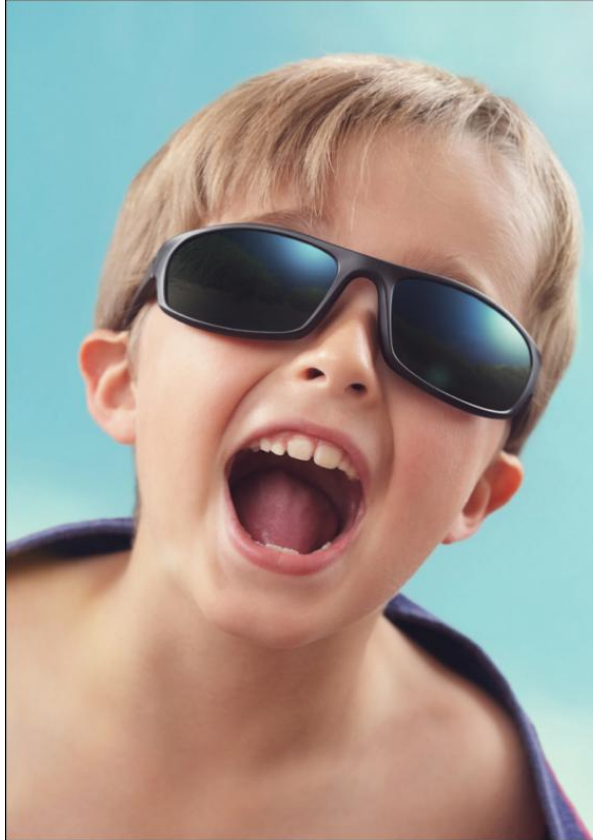
CHEERS TO 100 YEARS!



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.



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

SAVE THE DATE!

Thursday, July 24, 2025 in Marshalltown



Join us for your
61st Annual Membership Meeting

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

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

Reach Your Savings Goals with Our CD Specials

9 month CD Special
4.50% APY*

18-month CD Special
4.00 APY*



Call [\(800\) 245-6199](tel:8002456199) or [stop into a branch](#) to open a CD Special.

*APY = Annual Percentage Yield. Rate subject to change without notice. Penalty for early withdrawal. APY is accurate as of 3/01/2025. Minimum \$500. Some restrictions may apply.

Apply for our College Scholarships!



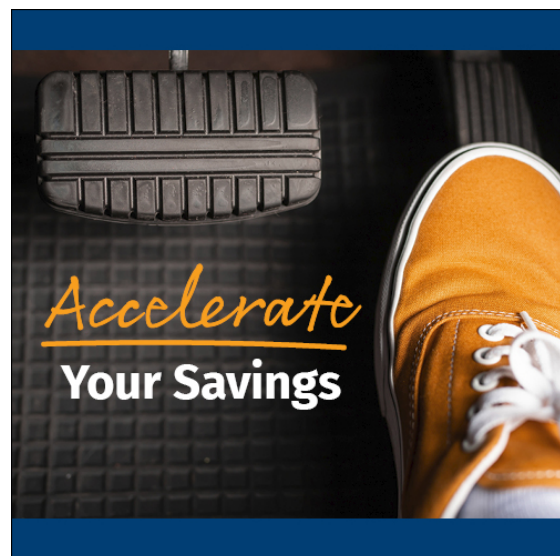
Learn more & apply online **by March 31st**
at www.MEMBERS1st.com

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 members' responsibility. Additional restrictions may apply, see credit union for details. Federally insured by NCUA. NMLS#461085



**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!](#)

 **Mark
YOUR
Calendar**

Wednesday, March 5 from 5:30-6:30 p.m.

Free Webinar from First Community Trust

"An Overview of Wills, Trusts & More"

Register for this free webinar

Wednesday, March 19

FREE GreenPath Webinar

"Making the Most of Your Tax Refund"

Are you one of the many Americans who receive a sizable tax refund each year but aren't quite sure how to make the best use of it? If you find yourself wondering where last year's refund went and want to make different choices this time around, this webinar is for you!

Register for this free webinar

Friday, March 21

Free Shred Friday for Members

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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