



# MEMBERS1<sup>st</sup>

## Community Credit Union



### Stay Ahead of Holiday Fraud

**Did you know that 40% of fraud happens during the holiday season?\*** Fraudsters take advantage of the festive rush, so it's important to be extra vigilant with your personal and financial information this time of year.

- Watch out for fake emails, texts, and pop-up ads offering deals that are often too good to be true.
- If you notice unusual activity on your account, act fast! Report it immediately to MEMBERS1st and freeze your card if needed.
- For extra protection, enable transaction alerts and use trusted payment methods for holiday shopping.



Stay informed and protect your finances during the busiest season of the year – visit the credit union's [Avoiding Fraud and Scams](#) page for fraud prevention tips, account security practices, examples of known scams, and more!

\*Based on an article by [The Security Company](#).

### Mastercard Debit Cards will Stop Working on Tuesday, Nov. 12

Those with MEMBERS1st Debit Cards should have received their new VISA Debit Card. It's time to activate it and switch to using it today!

Those who have activated their new VISA Debit Cards, please ensure all your automatic payments or cards stored on file with businesses (streaming services, utilities, online retailers, insurers, gyms) are updated to your new VISA Debit Card information.

If you have not received your VISA Debit Card, please contact the credit union at [800-245-6199](tel:800-245-6199) or by stopping [into your local branch](#) during business hours.

**Don't wait, Activate!**



Activate your new  
**MEMBERS1st Debit Card today!**

[More details available here](#)

## 2024 Holiday Loan

Now through December 31st, 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!**



**Need Some  
Extra Cash  
for the  
Holidays?**

**SKIP Your  
MEMBERS1st  
Loan Payments  
for one month!**

Federally Insured by NCUA.

## Need Cash for the Holidays?

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

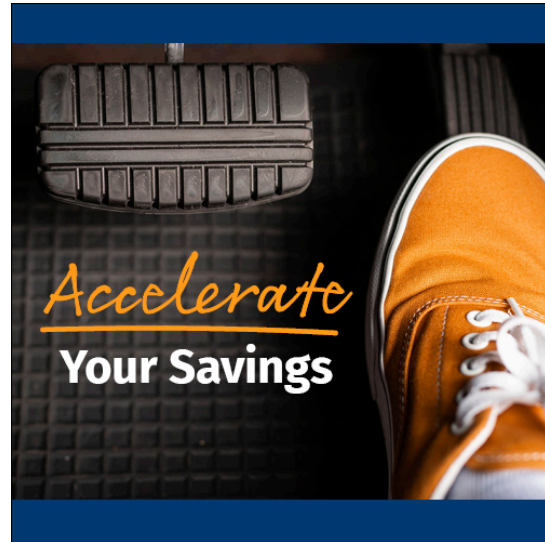
[Visit our website for details & instructions](#)

## 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  
5.99% 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



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

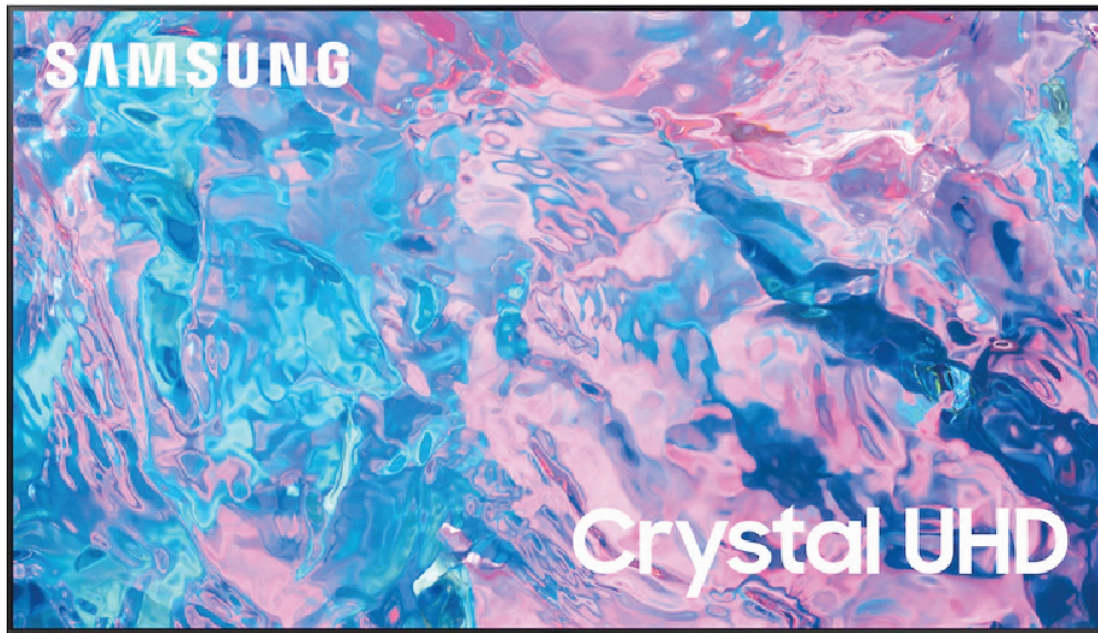
# Do Your *Homeowner* Happy Dance

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!](#)

ENROLL IN BILL PAY FOR  
A CHANCE TO  
**WIN**  
SAMSUNG TV



[Contest rules.](#)



**Friday, November 8**

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

**Monday, November 11**

Closed for Veterans Day

**Wednesday, November 13**

**1:00-1:45 PM (CST)**

*Retirement 101: Three Steps to Prepare for Retirement!*

Register for this free webinar

**Friday, November 15**

[Free Shred Friday](#) for members

**Thursday, November 28**

Closed for Thanksgiving

**Friday, December 6**

Holiday Open House - Enjoy cookies & cocoa at the branches

**Wednesday, December 11**

**1:00-2:00 PM (CST)**

*Identity Theft, Fraud, and Scams*

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.

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

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