



MEMBERS1st Community Credit Union

In case you missed last month's educational emails...

Student Loan On-Ramp is Ending
10 Ways to Rebuild Credit

[Read the articles here](#)

Don't miss all the news & information in your Fall 2024 Member Newsletter!

[Read it Now!](#)



Activate Your New Debit Card

Members who carry MEMBERS1st debit cards are receiving new VISA debit cards. Once received, please activate your new debit card using the instructions provided in the card mailing.

Once activated, be sure to update any recurring payments with your new card information, and don't forget about payments that only take place quarterly or annually.

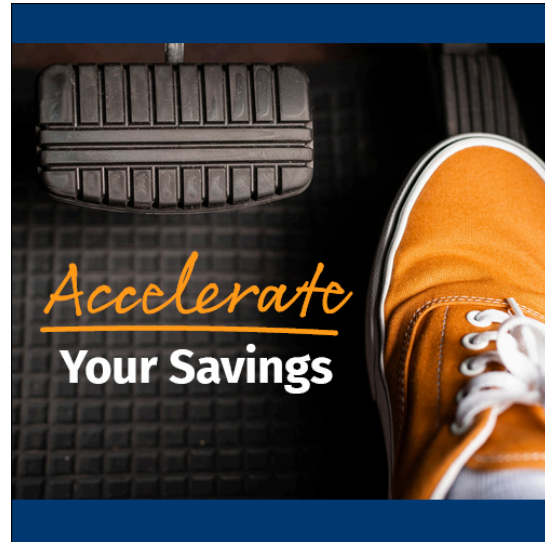
[More details available here](#)

Refinance With Us & Accelerate Your Savings

For a limited time, refinance your auto loan from another lender to our great rates and 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



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!](#)

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**

[Get more details & apply](#)



'Tis the Season for a **MEMBERS1st** Holiday Loan!

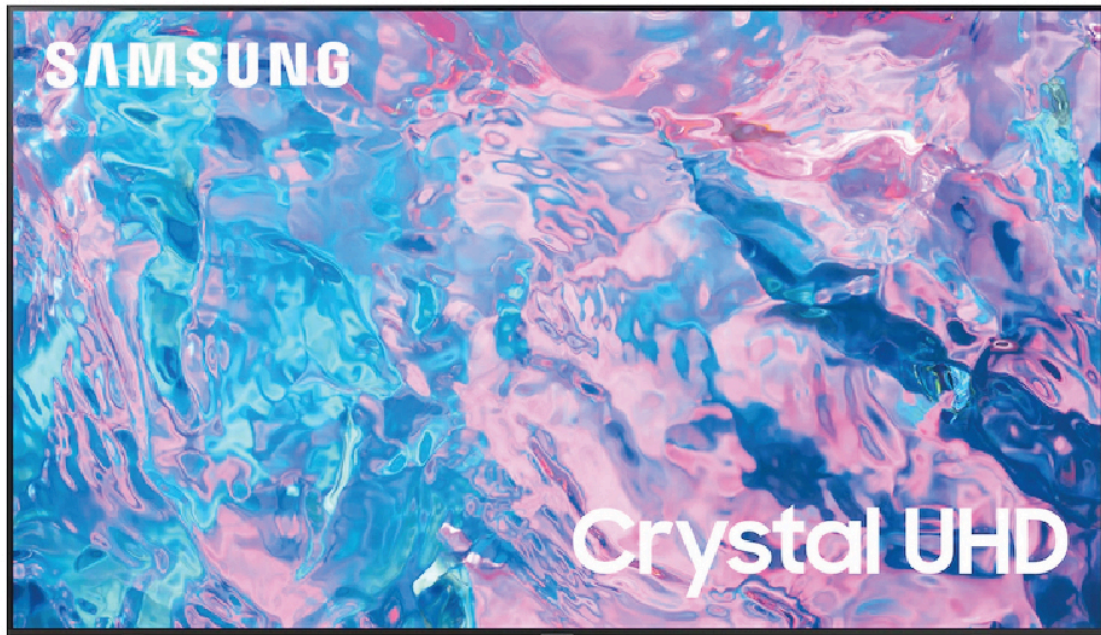


Please bring new or gently used child-sized winter gear (boots, coats, gloves, hats) to your local MEMBERS1st branch by Thursday, October 31st.

[Shop Our Amazon Wish List](#)

[Shop Our Wal-Mart Wish List](#)

ENROLL IN BILL PAY FOR
A CHANCE TO
WIN
SAMSUNG TV



[Contest rules.](#)



October 1-31
[Kids Coat Drive](#)

Thursday, October 17
International Credit Union Day

Friday, November 8

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

Monday, November 11

Closed for Veterans Day

Wednesday, November 13

1:00-2:45 PM (CST)

Retirement 101: Three Steps to Prepare for Retirement!

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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Federally insured by the NCUA. Equal Housing Opportunity.

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