

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

Heatwave Hacks: Cost-Effective Ways to Reduce Your Energy Bill How Building a Relationship with Your Financial Institution Benefits You 6 Debt Consolidation Traps to Avoid

Read the articles here

### You're Invited!

Join us for our annual Membership Appreciation Tailgate on **Friday, September 6th from 11am-1pm**. We will be serving hamburgers & hot dogs, chips, drinks and desserts at our branches!\*

Text "REMIND ME" to (641) 812-2924 to receive a text reminder on Sept. 5th!

\*Our JBS branch will have treats instead of a meal.





## Love the Ride & the Rate!

With rates as low as **5.99%** APR\*, it's time to love your rate as much as you love your ride!

- Available on new & used vehicle purchases, and loans refinanced from another lender.
- Take advantage of up to 110% financing & flexible payment options.
- Pay off your loan early without penalties
- Take a break from payments with our <a href="mailto:skip-a-pay-program">skip-a-pay-program</a>.

\*APR=Annual Percentage Rate. Rate accurate as of September 1, 2024. 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 \$579.84 each month, for 60-months when borrowing \$30,000 for a 2022 or newer vehicle. See credit union for details. Federally insured by NCUA. NMLS#461085

### **Private Student Loans**

We work with ISL Education Lending to offer private loans to help you pay for college as well as refinance existing student loans. ISL Education Lending is a nonprofit organization with decades of student loan experience offering lower-priced loans.\*



Student Loan Options



# Back to Learning Loan



## REFUEL Your Budget with a Back-to-Learning Loan from MEMBERS1st!

Borrow up to \$5,000 for as low as 10.99% APR\* & enjoy up to 36 months to pay it back.

Apply Now!

\*Rates expressed as Annual Percentage Rate and are based on the borrower's creditworthiness. Not all borrowers will receive the same rate. Only one loan per qualified member. Cannot be used to refinance loans currently held with MEMBERS1st. Rate as low as 10.99%. Annual Percentage Rate as of August 1, 2024, and subject to change without notice. Offer subject to change without notice. Average payment of \$163.67 when you borrow \$5,000 for 36 months at 10.99% Annual Percentage Rate and make equal monthly payments. NMLS#461085

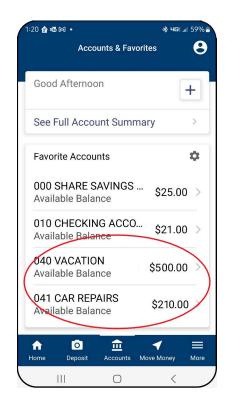
## **Secondary Savings Accounts**A great way to save for something specific

If you've ever tried saving for something specific such as a vacation, home renovations or holiday expenses - it can be easy to let every day expenses get in the way of focusing on your goal.

A <u>secondary savings account</u> with MEMBERS1st is a great tool to help you save for something specific, stay focused on your goal, and watch your savings grow! There's no cost to open a secondary savings account, you can open multiple accounts to save for various needs, and you can setup an automatic deposit or recurring transfers to your secondary savings to make it easier to save.

## To open a secondary savings account, simply login to online banking or our mobile app.

- In <u>Online Banking</u>, click on the "New Accounts" tab, and then, "Open a New Share Sub-Account."
- In the <u>mobile app</u>, click on the plus (+) sign in the upper right, and then "New Share Account."



## Go ahead & buy those GAME TICKETS.

Make it happen with our loan skip-a-payment program.





Friday, September 6
Member Appreciation Tailgate

Tuesday, September 10 5:30 PM (CST) Free Estate Planning Webinar Wednesday, September 11 2:00-3:00 PM (CST)

"Navegar la Compra de Automóvil"

Register for this free webinar

Wednesday, September 25 12:00-1:45 PM (CST)

"Prepare for Holiday Spending Now"

Register for this free webinar

## **MEMBERS1st Community Credit Union**

#### Financially Empowering Central Iowa

Ames | Boone | Eldora | Iowa Falls | Marshalltown | Traer (800) 245-6199 | <u>info@members1st.com</u> | <u>www.MEMBERS1st.com</u>







Federally insured by the NCUA. Equal Housing Opportunity.

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