

BUYING OR REFINANCING A CAR? WE CAN OFFER A BETTER DEAL

When financing your vehicle, we have your best interests in mind. Just look at the benefits we offer whether you are buying a car or want to refinance your vehicle that is with another institution:

- Our already low rates are now even lower
- Extended terms available for lower payments
- Vehicle warranties at up to 50% lower costs
- Low cost GAP insurance
- Variety of convenient payment methods
- Easy application process

Call today to see just how much we can save you!

Loans subject to usual credit standards.

ATM/CHECK CARD SECURITY

The following information is a list of safety precautions regarding the use of Automated Teller Machines (ATMs) and Night Deposit Facilities:

- Be aware of your surroundings, particularly at night. Consider having someone accompany you when the ATM or night deposit facility is used after dark. If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction.
- Do not write your personal identification number (PIN) or code on your ATM/Debit card or where it can be obtained along with your card.
- Refrain from displaying your cash at the ATM or night deposit facility. As soon as your transaction is completed, place your money in your purse or wallet. Count the cash after you are in the safety of your car or home.
- If you notice anything suspicious at the ATM or Night Deposit Facility, consider using another ATM or Night Deposit Facility or come back later. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction; take your card or deposit envelope and leave.
- If you are followed after making a transaction, go to the nearest public area where people are located.
- Report all crimes to law enforcement officials immediately.

IMPORTANT CHANGES TO YOUR ACCOUNT

FUNDS AVAILABILITY

Changes in Federal Reserve Bank structuring have created new positive schedules for your transaction accounts. If we hold funds, the time frames have been shortened. Depending on the type of check that you deposit, funds may not be available until the 2nd business day after the day of your deposit (previously could be the 5th business day). The first \$100 of your deposits, however, may be available on the 1st business day. If a longer delay applies, the funds will generally be available no later than the 7th business day after the day of your deposit. For new accounts, funds from all other check deposits will be available on the 9th business day after the day of your deposit.

TRANSFER & ACCOUNT INQUIRY FEES

Effective May 15, telephone transfers will incur a \$1 fee and telephone account inquiries will be \$2 (includes last 5 transactions). Avoid these fees and earn \$5 by signing up for CU Online before May 31, 2010.

71st ANNUAL MEETING

Members First Credit Union held its 71st Annual Meeting Saturday, March 6th at our main office. Approximately 154 members attended the meeting. Verna Jolley was elected for a 3 year term. The board also announced that they had appointed Hector Garcia for the remaining open position.

LOAN RATES

Loan Type	APR***
New /Used Vehicles*	3.95 - 17.95%
Other Secured**	4.95 - 17.95%
Personal	8.45 - 17.95%
Credit Cards	9.9 - 17.9%
Home Improvement	6.95 - 8.45%
Unimproved Property	6.45 - 7.95%
First Mortgage	5.20 - 7.45%
Home Equity	5.95 - 7.45%
Share Secured	Last Share Rate + 3%
CD Secured	Last CD Rate + 2%

*Includes a 0.25% discount for an active check card.

**Includes motorcycles, boats, motors, trailers, and RV's.

***Rate determined by credit rating, amount financed, & term of loan.

Your rate may be as low as the stated rate.

Rates as of April, 2010. Subject to change without notice.

Loans subject to usual credit standards.

We match competitor's loan rates and terms.

SHARE RATES

Share Account	APY
Share Savings	0.25%
Kids Klub	0.25%
Money Market	1.308- 1.51%
Certificates of Deposit	Set Daily
IRA Savings	1.805%

*Rates for Share Savings and Kids Klub are set at the end of each quarter for the previous quarter. The rates stated are for the quarter ending March 31, 2010. All other rates are subject to change and were effective March 2010. Contact a Member Service Representative at 361-991-6178 for more information on fees and other conditions which could reduce the dividends/interest on these accounts.

BOARD OF DIRECTORS

Michael Cuevas - Chairman
 Mark Kulwicki - Vice Chairman
 Larry Dreyer - Secretary/Treasurer
 Robert Wenger
 Leon Faught
 Verna Jolley
 Hector Garcia
 Yolanda Lozano, Advisory Director

MANAGEMENT

Greg Fair, CEO
 Wanda Muessel, COO
 Michelle Mendez, Member Service Manager
 Debbie Garza, Loan Manager
 Belinda Reeves, SPID Branch Manager
 Brenda Collins, Harlingen Branch Manager
 James Rivera, Violet Branch Manager
 Cassy Slinkard, Accounting Manager
 Chris Vega, Collections Manager

HOLIDAY SCHEDULE

Members First will be closed in observance of the following holidays:

MEMORIAL DAY

Monday, May 31st

INDEPENDENCE DAY

Monday, July 5th

VEHICLES FOR SALE

2002 Bay Stealth 19' Boat with Motor & Trailer
 2000 Hewes 19' Boat with Motor & Trailer

For more information on vehicles for sale, please call Chris at 361-991-6178 or 361-986-6912.

Credit union documents available for review are our most recent statement of financial condition, annual audit summary, IRS Form 990, and credit union bylaws.

OFFICE HOURS & LOCATIONS

MAIN OFFICE

5444 S. Staples
 PO Box 8590
 Corpus Christi, TX 78468-8590
 (361) 991-6178, 1-800-242-3037
 FAX # (361) 993-1704
 EMAIL : info@m1st.org
 Lobby Hours:
 Mon - Fri 9 am - 5 pm
 Sat 9 am - 1 pm
 Drive-thru Hours:
 Mon - Thurs 7:30 am - 6 pm
 Fri 7:30 am - 6:30 pm
 Sat 9 am - 1 pm

SPID OFFICE

1420 S. Padre Island Drive
 Corpus Christi, TX 78416
 (361) 882-8841
 FAX # (361) 882-4060
 EMAIL: spid@m1st.org
 Lobby Hours:
 Mon - Fri 9 am - 5 pm
 Sat 9 am - 1 pm
 Drive-thru Hours:
 Mon - Thurs 7:30 am - 6 pm
 Fri 7:30 am - 6:30 pm
 Sat 9 am - 1 pm

VIOLET OFFICE

11166 Up River Road
 Corpus Christi, TX 78410
 (361) 241-0045
 FAX # (361) 241-3997
 EMAIL: violet@m1st.org
 Lobby Hours:
 Mon - Fri 9 am - 5 pm
 Sat 9 am - 1 pm
 Drive-thru Hours:
 Mon - Thurs 7:30 am - 6 pm
 Fri 7:30 am - 6:30 pm
 Sat 9 am - 1 pm

HARLINGEN OFFICE

1418 E. Tyler, Suite 11
 Harlingen, TX 78550
 (956) 428-8711
 FAX # (956) 428-3520
 EMAIL: harlingen@m1st.org
 Lobby Hours:
 Mon - Fri 9 am - 5 pm
 Sat 9 am - 12 pm
 Drive-thru Hours:
 Mon - Thurs 7:30 am - 6 pm
 Fri 7:30 am - 6:30 pm
 Sat 9 am - 12 pm