

Members First Visa Credit Card



Rates as low as 9.9%

No Annual Fee

Online Account Access.

Loans based on usual credit standards. Come in and talk to a Financial Service Rep today for more details!

Members First Visa Credit Card

Our Visa Credit Card is one of the best around. With rates as low as 9.9% and no annual fee (most companies have an annual fee!) There are many ways to access your card to get your balance, make a payment, get your statement and much more. We make it convenient and easy to manage your Visa Credit Card! If you have a card somewhere else, get rid of it and give us a chance to show you that we care about you and your finances! We are not computers and you are not just a number! When you have questions we have answers! Give us a call or come by today to speak with a Financial Service Rep for more details!

Loans are subject to usual credit standards.

IRAs... A Smarter Way to Save

IRAs offer one of the best ways to lower your federal income taxes and help you save for the future. Members First offers traditional IRAs that give you the benefit of lowering your current taxable income and thus your current taxes. You can then let your deposits grow tax free until they are withdrawn. We also offer ROTH IRAs where deposits are not tax deductible but grow tax free and are not taxable when you withdraw them upon retirement. Of course, you must follow IRS guidelines and should consult a tax or financial advisor to determine what is best in your particular situation. When you make IRA deposits at Members First, you know your hard earned dollars have been placed in one of the safest options available and will be there when you need them.

ANNUAL MEETING

Our 73rd Annual Membership meeting will be held Saturday, March 3rd at our main office, 5444 S. Staples. Doors open and registration starts at 2:00 p.m. The business meeting, elections, and drawings for door prizes will begin at 3:00 p.m. Refreshments will be served.

NOMINATING COMMITTEE REPORT

The nominating committee reviewed applicants under our election rule guidelines that were explained in our October newsletter. The following members submitted applications and were approved as nominees for the available positions on the board of directors.

Hector Garcia
Roman Almaguer

Mark Kulwicki
Larry Dreyer

CU Online, Mobile Banking & E-Statements

- Check your balance anywhere you are.
- Transfer money anytime.
- Handle your finances from home.
- Balance your checkbook without waiting for your statement to come in the mail.
- E-statements are safer than sending your paper statements in the mail and it helps the environment!
- For Mobile Banking, type **m.flexteller.net/mem** into your web browser

MYSTERY SHOPPERS NEEDED!

The mystery shopper program provides us with valuable information that allows us to offer you awesome service and products. We rotate mystery shoppers frequently to keep their identities a secret. If you are interested and would like to participate please call 361-986-6903 and leave a message with your name and phone number.

FREE ANNUAL CREDIT REPORT

Examining your credit report annually is important for several reasons including being an informed consumer of credit services and early detection of possible fraud. Federal law requires each of the three nationwide consumer reporting companies to provide you with a free copy of your credit report, at your request, once every 12 months. These three companies have set up one central website, a toll-free number, and a mailing address through which you can order your free annual credit report (see below). For a fee you may also receive your current credit score.

www.annualcreditreport.com

or

Call: 877-322-8228

or

Mail a downloadable request form to:
Annual Credit Report Request Service
PO Box 105281
Atlanta, GA 30348-5281

ACCOUNT OWNERSHIP FAQs

Members often ask questions about ownership of their credit union accounts. We have provided information on these frequently asked questions to assist in your understanding.

What happens to my account if something happens to me? All accounts are set up as joint with rights of survivorship so when one person passes away, the money passes to the other joint owners on the account. If there are no joint owners, it passes to the beneficiary noted on the account agreement (POD).

What can a joint owner do on an account? A joint owner has most of the rights of the primary member. They can make deposits and withdrawals, order checks and check cards, set up automatic payments and even open and close shares on the account.

What if I want to remove a joint owner from my account? Because our accounts are set up as joint with rights of survivorship, all owners, including the one to be removed, must sign an agreement to remove anyone from the account.

What if my account agreement differs from my will? Your account agreement allows us to pass the funds on to the joint owner or beneficiary, regardless of the contents of the will.

If you need more information, call a Financial Service Representative today.

LOAN RATES

Loan Type	APR**
New /Used Vehicles	2.95 - 17.20%
Other Secured*	4.65 - 15.95%
Personal	8.45 - 17.95%
Credit Cards	9.9 - 17.9%
Unimproved Property	6.45 - 7.95%
First Mortgage	4.95 - 9.45%
Home Equity	4.95 - 10.45%
Share Secured	Last Share Rate + 3%
CD Secured	Last CD Rate + 2%

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

**Rate determined by credit rating, amount financed, and terms of the loan.

Rates as of January 1, 2011. 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	0.803 - 0.904%
Certificates of Deposit	Set Daily
IRA Savings	1.257-1.308%

*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 December 31, 2011. All other rates are subject to change and were effective December 2011. Contact a Member Service Representative at 361-991-6178 for more information on fees and other conditions which could change the dividends/interest on these accounts.

BOARD OF DIRECTORS

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

MANAGEMENT

Greg Fair- CEO
Wanda Muessel - COO
Rachael Storr- Marketing Director
Cassy Slinkard- Accounting Manager
Chris Vega- Collections Manager
Debbie Garza - Loan Manager
Michelle Mendez- Member Service Manager
Belinda Reeves- Violet Branch Manager
Brenda Collins- Harlingen Branch Manager

HOLIDAY SCHEDULE

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

MARTIN LUTHER KING, JR. DAY

Monday, January 16

PRESIDENTS' DAY

Monday, February 20

ANNUAL MEETING

Saturday, March 3 (Main Lobby Only)

VEHICLES FOR SALE

2009- Dodge Ram
2008- Harley Davidson
2004- Chevrolet Suburban

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

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

1430 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 - 6:00 pm
Sat 9 am - 12 pm