

VISA CHECK CARD PROMOTION

Don't forget to use your Visa Check Card! We are holding a drawing every month and reimbursing one member their total Visa Check Card credit transactions for that month up to \$500! If you don't have a check card, call a Member Service Rep. for more details on how to receive this convenient service. Give us a call or see our website for promotion details.

March Winner: Jose Meza

April Winner: Priscilla Cabrera

May Winner: John Ellerbee

Promotion valid through December 31, 2011.

IMPORTANT INFORMATION REGARDING YOUR ACCOUNT

Effective July 1, 2011, depending on the type of check that you deposit, the first \$200 may be available on the first business day after your deposit.

MYSTERY SHOPPERS NEEDED

The mystery shopper program provides us with valuable information that allows us to offer you AWESOME service. We rotate mystery shoppers frequently to keep their identities a secret. If you would like to participate, please email Wanda Muessel at wanda@m1st.org

REFER -A-KID

Refer a child 12 or under for a Kids Klub Account and we will deposit \$10 in their account.

NewMembersName: _____

NewAccountNo.: _____

Referred By: _____

Referring Mbrs. Address: _____

Teller: _____ Date: _____

Home Equity Loans with No Closing Costs

Get a home equity loan with NO CLOSING COSTS and at a low rate with terms suited to your needs. Need to pay off some high rate credit cards or other bills? Have a summer project? There is no better way than with a home equity loan that might even save you money on your income taxes (see your tax or financial advisor). We also make the whole application and approval process as convenient and easy as possible. Call today about this amazing offer while rates are still low to see just how much we can save you!

Loans subject to usual credit standards.

NEED A SUMMER LOAN

Summer is here! Vacations or just having the kids out of school can stretch the budget, not to mention back-to-school expenses. Our summer loans can help!

Rates as low as 8.45% APR

Amounts up to \$5000

Terms as long as 36 months

All loans subject to usual credit standards.

LOAN RATES

Loan Type	APR***
New /Used Vehicles*	3.95 - 16.95%
Other Secured**	4.95 - 15.95%
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 - 9.45%
Home Equity	5.95 - 9.95%
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 June 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	1.005- 1.106%
Certificates of Deposit	Set Daily
IRA Savings	1.612%

*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 June 30, 2011. All other rates are subject to change and were effective June 1, 2011. 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
 Hector Garcia - Vice Chairman
 Larry Dreyer - Secretary/Treasurer
 Robert Wenger
 Mark Kulwicki
 Verna Jolley
 Ray Almaguer
 Yolanda Lozano, Advisory Director

MANAGEMENT

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

HOLIDAY SCHEDULE

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

LABOR DAY

Monday, September 5

VEHICLES FOR SALE

2004 Toyota Sequoia
 2005 Chevrolet Malibu

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 - Fri 7:30 am - 6 pm
 Sat 9 am - 12 pm