

**JANUARY - MARCH 2022**

## **KEEP AN EYE OUT FOR OUR NEW AUTO LOAN PROMOTION COMING IN MARCH!**

**We make auto loans fast, easy and convenient! We have low rates and several payment options to fit any budget!**

**Apply online at [www.mfst.org](http://www.mfst.org), over the phone at 361-991-6178 Option 3, or in person at any location!**

*All loans subject to usual credit standards. See a Loan Officer for complete details or questions.*

## **E~Statements**

**Fast - Convenient - Free**

*Let's face it, we're all searching for ways to make life more convenient and hassle free. CU Online with E-Statements will help in that search. E-Statements are free, safer than paper statements, and better for the world we live in.*

**Sign up today!**

# OPEN A KIDS KLUB ACCOUNT TODAY!

Refer a child 12 years old or younger to open a Kids Klub Savings Account and we'll deposit **\$10** in their new account to get them started!

Child's Name: \_\_\_\_\_

Account #: \_\_\_\_\_

(Child's Account Number)

Referred By: \_\_\_\_\_

(Current members Account Number)

Date Received: \_\_\_\_\_

Expiration Date: \_\_\_\_\_ Teller #: \_\_\_\_\_

Date Paid: \_\_\_\_\_

## REFER A KID FOR A KIDS KLUB ACCOUNT!

*To qualify for the \$10 Refer a Kid, you must make the minimum deposit requirement of \$5 and the child must be 12 years old or younger. Only 1 coupon per child and/or Social Security #. Kids Klub coupon must be turned in within 45 days of opening the account. Membership required for participation in this promotion.*

## 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 agencies to provide you with a free copy of your credit report, at your request, every 12 months. These three agencies 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.

Credit Report Request Service, PO Box 105281, Atlanta GA 30348  
Phone: 877-322-8228 Website: [www.annualcreditreport.com](http://www.annualcreditreport.com)

# Nominating Committee

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

**Sabra Morlan - Samuel Shores - Luther Hight**

## 83rd Annual Meeting

The 83rd Annual Meeting will be held on Tuesday, February 22, 2022 at 6:00 PM, at our main office: 5444 S. Staples St. Corpus Christi. The agenda will be the business meeting and elections. For more information, please call 361-991-6178.

### **SKIP A PAYMENT FORM**

#### Need extra cash this month?

Skip your payment on qualified loans (once in a 12 month period).

**\$25.00 per loan skip payment fee applies.**

Print this form and bring it in to any Members First branch or mail to:  
Members First Credit Union, ATTN: Loans, 5444 S Staples St., Corpus Christi, TX 78411

The following loans are eligible for a payment skip:  
Credit Cards, Vehicle Loans, Other Secured, Personal Loans and Share Secured

Signature of Applicant or Co-applicant

Date

Name (please print)

Account Number

Daytime Phone

Email Address

Please defer my \_\_\_\_\_, \_\_\_\_\_ payment on: \_\_\_\_\_  
Month Year Loan suffix number(s) you wish to skip

Please take my \$25 fee(s) per loan from my:  Savings  Checking  Add to Loan Balance

If you have your payment set up through auto payments or bill pay, please be sure to temporarily cancel these services.

*Terms: Members First Credit Union reserves the right to deny this offer for any reason. Offer subject to cancellation. By participating in Members First Credit Union's Skip-A-Payment program, you request that Members First Credit Union defer your loan payments as indicated. You agree and understand that; 1) Finance Charges will continue to accrue at the rate provided in your original loan agreement during and after that time; 2) deferring your payment will result in you having to pay higher total Finance Charges than if you make your payment as originally scheduled; 3) the payment deferral will extend the terms of your loans(s) and you will have to make extra payment(s) after your loans(s) would otherwise be paid off; 4) you will be required to resume your payments the following month; 5) If you carry disability or life insurance on the loan, these charges will continue to accrue; 6) If you elected Gap or Warranty coverage, the coverage will not be extended beyond the original maturity date. Your loans must be current (within the 10 day grace period) to accept this offer.*

## BOARD OF DIRECTORS

Sabra Morlan - Chairman  
Yolanda Lozano - Vice Chairman  
Roman Almaguer Jr. - Treasurer  
Samuel Shores - Director  
Manuel Esquivel III - Director  
Mark Kulwicki - Director  
Luther Hight - Director

## MANAGEMENT

Greg Fair - CEO  
Wanda Muessel - COO  
Rachael Storr - Marketing Director  
Adriana Crisp - HR/Office  
Debbie Garza - Mortgage Loans  
Eric Flores - Consumer Loans  
Vanessa Vera - Collections  
Paul Besse - Accounting  
Brenda Collins - Harlingen  
Blake Kemmis - IT  
Belinda Reeves - Member Services  
& Financial Services

## HOLIDAY SCHEDULE

Members First will be closed the following holidays:

New Years Day - January 1

MLK Day - January 17

Presidents Day - February 21

## VEHICLES FOR SALE

Please visit us Online at [www.m1st.org](http://www.m1st.org) to see our current vehicles for sale. Our website will show you the make, model, year, mileage and price. It also has pictures of the vehicles side and front. If you like it, you can now apply with our simple Online application!

If you need further information about our vehicles for sale that's not listed on the website, call our Collections Department at 361-986-6940.

*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 LOCATIONS

Main Branch  
5444 S Staples St.  
Corpus Christi, TX. 78411  
Ph: 361-991-6178  
Fax: 361-993-1704  
[info@m1st.org](mailto:info@m1st.org)

SPID Branch  
1430 SPID  
Corpus Christi, TX. 78416  
Ph: 361-991-6178  
Fax: 361-882-4060  
[spid@m1st.org](mailto:spid@m1st.org)

Violet Branch  
11166 Up River Rd.  
Corpus Christi, TX. 78410  
Ph: 361-991-6178  
Fax: 361-241-3997  
[violet@m1st.org](mailto:violet@m1st.org)

Harlingen Branch  
722 S Loop 499  
Harlingen, TX. 78550  
Ph: 956-428-8711  
Fax: 956-428-3520  
[harlingen@m1st.org](mailto:harlingen@m1st.org)

Toll Free Phone: 1-800-242-3037

## OFFICE HOURS

### New Lobby Hours:

Monday - Friday 9 AM - 5 PM

Saturday 9 AM - 1 PM

Harlingen Lobby is closed on Saturday

### Drive Thur Hours:

Monday - Friday 7:30 AM - 6 PM

Saturday 9 AM - 1 PM

## LOAN RATES

<u>LOAN TYPE</u>	<u>APR</u>
New/Used Vehicles	2.19% - 14.19%
Other Secured	4.49% - 12.99%
Personal	8.90% - 17.90%
Credit Cards	9.90% - 17.90%
Unimproved Property	5.85% - 9.65%
First Mortgage	2.25% - 10.15%
Home Equity	2.45% - 10.05%
Share Secured	3.75% - 4.25%
CD Secured	CD Rate + 2.00%

*Rate determined by Credit rating, amount financed, and term of the loan. Rates are as of December 31, 2021 but subject to change without notice. Rate discounts are available. All loans subject to usual credit standards.*

## DEPOSIT RATES

<u>Share Accounts</u>	<u>APY</u>
Share Savings	0.20%
Kids Klub	0.20%
Money Market	0.20%
CD'S	Set Daily
IRA Savings	0.50% - 0.501%

*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, 2021. All other rates are subject to change at any time. Contact Financial Services at 361-991-6178 for most up-to-date rates and for information about fees and other conditions which could change the dividends/interest on these accounts.*