

## 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.*