

Newsletter

NOVEMBER 2022

M MEMBERS FIRST
CREDIT UNION
Placing members first since 1938!

IN THIS ISSUE

Visa Credit Cards

Low Rate - Low Payment - No Annual Fee



Nominating Committee Application Deadline

Credit Union Notices Important things you should know

We will be closed
Thursday, November 25
& Friday, November 26
To celebrate Thanksgiving

THE CREDIT UNION DIFFERENCE How are we different?

It's important to truly understand how credit unions are unique, different from banks, and why we remain a necessary & extremely popular financial alternative for many people. Credit unions, unlike many other participants in the financial services market, are exempt from Federal and most State taxes because credit unions are member-owned, not-for-profit organizations managed by a volunteer board of directors, that have the specified mission of meeting the credit and savings needs of our consumers.

New Online Banking Username Changes

To enhance the security of online banking, you will need to change your username before January 1, 2023, if it does not meet the following requirements:

- Must be at least 6 characters
- Must contain at least 1 letter and 1 number

[Click here to watch the "How to change your username" video](#)

If you have any further questions, please see a Member Service Representative or call (361) 991-6178.

VISA CREDIT CARDS

JUST IN TIME FOR THE HOLIDAYS!



Convenience for the holidays
VISA CREDIT CARDS

Members First offers low rate Visa Credit Cards with no annual fee! We also offer a Secured Visa Credit Card for those of you trying to build or repair your credit. You can apply online by clicking the button below, over the phone @ 361-991-6178 option 3, or in person at any location.

If you don't want to wait for your card to come in the mail, no problem! Visit any location to pick up your new Credit Card the same day you're approved so you can start your holiday shopping without delay!

APPLY FOR A CREDIT CARD

All loans are subject to usual credit standards. See a loan officer for complete details about same day cards.

NOMINATING COMMITTEE APPOINTED

Important Information

A three-member committee was appointed to receive nominations from interested volunteers to serve as credit union directors. Members First election rules adhere to guidelines and requirements imposed by the Credit Union Department of the State of Texas. These rules ensure that credit union directors are in good standing with Members First Credit Union, are insurable for bonding purposes, and will receive approval to serve by the Credit Union Department. Election rule guidelines for interested director applicants are as follows:

Members interested in running for a position on the Board of Directors must submit the following as part of their application:

1. Resume of applicant for background information.
2. Completed Director Application and Agreement to Serve form.

A credit history of the applicant and current standing with the credit union will also be reviewed as part of the approval process.

All interested parties that receive approval by the nominating committee based on these criteria will be included as candidates for upcoming vacancies on the Board of Directors.

Any applicant that the nominating committee does not approve will be referred for review by the Board of Directors. These members may be selected as candidates upon approval by the Board of Directors. Any applicant not selected will receive a written explanation describing the reason for disapproval. This information will also be communicated to the Credit Union Department of the State of Texas.

Interested parties must submit their application no later than December 15, 2022 prior to the Annual Meeting to be held Tuesday February 21, 2023 at our main office on 5444 S. Staples. Nominations will not be accepted after this deadline and nominations may not be placed from the floor of the Annual Meeting.

If you wish to serve or would like to suggest a fellow member, please contact one of the committee members below at 361-991-6178:

Luther Hight
Mark Kulwicki
Sabra Morlan

NOTICE TO ALL CREDIT UNION MEMBERS

Important Information

This credit union is incorporated under the laws of the State of Texas and under state law is subject to regulation oversight by the Texas Credit Union Department. If you have a dispute with Members First Credit Union, you should first contact the credit union. If the dispute is not resolved to your satisfaction, you may file a complaint against the credit union by contacting the Texas Credit Union Department through one of the means indicated below:

By U.S. Mail:

914 East Anderson Lane
Austin, TX 78752-1699

Phone: (512) 837-9236

Website: www.tcup.state.tx.us

Please note that the Department does not have authority to resolve contractual disputes or undocumented factual disputes between a member and this credit union. If your dispute is of this nature, you may want to consult with legal counsel regarding your rights to resolve the situation.

Members First Credit Union | 5444 S Staples St, Corpus Christi, TX 78411

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