

Newsletter

DECEMBER 2022

M MEMBERS FIRST
CREDIT UNION
Placing members first since 1938!

Happy Holidays

IN THIS ISSUE

HOME LOANS

Purchase - Refinance - Home Equity



ONLINE SURVEY

You could win \$250!

SKIP A PAY

Need extra cash? Skip your payment!

WE WILL BE CLOSED

Christmas Eve
Saturday December 24th

Christmas Day (Observed)
Monday December 26th

New Years Day (Observed)
Monday January 2nd

HELPFUL CALCULATORS

For all your financial needs

Did you know we have several calculators on our website for just about anything? Go to our home page at www.m1st.org and hover over the tab labeled Resources. You will click on the option that says calculators or you can [click here](#). On our calculators page we provide links to many interactive calculators & information for self-help tools to use for your financial well-being.

All the calculators we offer are hypothetical and just for illustrative purposes. We encourage you to seek advise from qualified professionals regarding all finance and Tax questions that you may have.

Kids Klub Corner

It's important to teach our children about money, accounts, and finances early in life to give them a head start. Members First offers a fun way for children to learn about money in a safe environment. Under the resources tab on our home page, click on the Kids Klub Corner. Once there, click on the green "[Click here](#)" button. They will learn about banking, the history of money, fun facts, and tons of games and riddles from Dollar the Dragon. You can also [Click Here](#) to take you straight to the Kids Klub Corner.

HOME LOANS

JUST IN TIME FOR THE HOLIDAYS!



If you're shopping for a new home this holiday season or wanting to refinance your current home loan, we're here to help! If you need some cash to consolidate debt or to make some extra gift purchases for the holidays, we offer Home Equity loans as well. Our Mortgage Department is here and ready

to serve you! Apply in person, over the phone, or online anytime. Contact our Mortgage Department for more information @ 361-991-6178 option 4.

**APPLY FOR A HOME
LOAN**

All loans are subject to the usual credit standards. See a Mortgage specialist for details about our home loans.

Take Our Survey

For a chance to win \$250

TAKE A SURVEY, WIN SOME CASH!

Have you recently had an interaction or done a transaction with one of our employees? Take our online survey about the service you received, and you'll earn an entry to win \$250 in our quarterly drawing!

**FIND OUT MORE
HERE**

***Click here** for official rules & requirements about the \$250 survey drawing. Members may submit up to (3) three surveys per quarter. Membership is required to participate in the survey & drawing.*



SKIP A PAY

Skip your loan payment once per year!

Need some extra cash this month? Members First will allow our members to skip certain loan payments once every 12 months for a \$25.00 fee per loan! The following loan types are eligible for Skip a Pay: Vehicle loan, Credit Card, Personal Loan, other Secured Loans and Share Secured Loans! Click the button below to fill out the Skip a Pay form.

SKIP A PAY FORM

MEMBERS FIRST CU | www.m1st.org

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

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