

Newsletter

JANUARY 2023

M MEMBERS FIRST
CREDIT UNION
Placing members first since 1938!

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Home Loan Rate Modification



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We will be closed
Monday, January 16
To celebrate Martin Luther King Jr. Day

Welcome

To a new year: 2023!

M1st would like to wish all of our members a Happy New Year! Working with our members is always a great pleasure. May we have more rewarding moments to share with you in the future to come. Happy New Year to you, your family, and your friends. Thank you for your membership!

We Offer Low Cost Vehicle Warranties

Did you know that Members First offers low cost vehicle warranties? Many mechanical and electrical failures can happen after the factory warranty has expired. Avoid all of the expensive repairs by protecting your vehicle. Our warranties are at a lower cost and more affordable than those offered by dealerships and other warranty companies. We offer Platinum, Gold, Silver, or Copper protection, each with great coverage. If you'd like more info about our vehicle warranties, please call a loan officer at 361-991-6178 option 3.

NOW OFFERING RATE DROP PROTECTION



We know Home Loan rates are climbing. That's why we're offering this great promotion. When you finance your Home Loan with us, you'll be able to do a one time, **NO FEE** rate modification if rates go down! This promotion can be used for a home purchase loan, home equity loan, or home refinance loan. This offer won't last long so contact our Mortgage Department today!

[APPLY FOR A HOME LOAN
HERE](#)

[EXPLORE YOUR HOME LOAN OPTIONS
HERE](#)

There is no fee to the member for the modification. This promotion is for new home loans only. Existing Home Loans at Members First are excluded from this promotion. The rate modification must be completed within 3 years of the origination date of the loan. The rate modification can only be done one time per loan. Rate will be the Members First Credit Union rate offered at the time of modification based on the credit tier and loan to value of the original loan. New term will be the remaining term of the current loan. For home equity loans, the property must remain the primary residence at the time of the modification. Member must request the modification in writing. This offer is subject to change or discontinue at any time without prior notice and cannot be combined with any other offer. Membership & a home loan is required in order to participate in this offer.

NOMINATING COMMITTEE APPOINTED

Important Information

The nominating committee reviewed applicants under our election guidelines that were explained in the November 2022 newsletter. The following members submitted applications and were approved as nominees for the available positions on the board of directors'.

Manuel Esquivel III - Curtis Reeves

84th ANNUAL MEETING

When & Where

The 84th Annual Meeting will be held on Tuesday, February 21, 2023 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.

MEMBERS FIRST CU | www.m1st.org

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