

WHATS IN THIS ISSUE

Student Checking Accounts
Earn \$30 for a new Student Checking!



Free Annual Credit Report
Learn how to get yours

84th Annual Meeting
When & Where

We will be closed
Monday, February 20, 2023
To celebrate Presidents Day

Member Eligibility & Ownership
What does membership mean?

Credit unions cannot serve the general public. People qualify for a credit union membership through their employer, the county they live in, their friends or family members, organizational affiliations such as churches, social groups, or community chartered.

Each credit unions primary member has equal ownership & one vote, regardless of how much money a member has in deposits or how many accounts they have. At a credit union, every person is equal and both a member & an owner.

Our Social Purpose

People Helping People. Credit unions exist to help people, not focusing on profits. Our goal is to serve all of our members well, every member counts. Our members are fiercely loyal for this reason. They know their credit union will be there for them in bad times, as well as good. The same people-first philosophy cause credit unions & their employees to get involved in the community, charitable activities & worthwhile causes.

STUDENT CHECKING



STUDENT REWARDS

You Could Earn \$30 For Your Very First Student Checking Account!

Teach your teens on how to budget and spend wisely with our Student Checking! Our Student Checking is a special account for full time students between 13 and 18 years old. Here's a little bit about our Our Student Checking Account.

- No minimum balance after initial \$25 opening deposit
- No monthly maintenance fees
- Free Visa Check Card
- Access to over 55,000 Surcharge-free ATM's worldwide*
- Free Online Banking with E-Statements
- Free Mobile Banking
- Free Mobile Deposits
- Early Direct Deposit (up to 2 days early)

As an added perk, if you're a new member or current member that's never had a Checking account with us, you could earn \$30 with our Student Rewards program!

[Click here to open a free Student Checking Account!](#)

[Get the \\$30 Student Rewards Coupon here](#)

There are requirements that need to be met in order to qualify for the \$30 Student Reward. [Click here for complete details about the \\$30 Student Rewards Program.](#) The Visa Check card is free when used as a credit (signature or credit based purchase). If a purchase is made with a pin #, there will be a \$0.25 fee per purchase transaction. Surcharge-Free ATM's* When you use an Allpoint ATM, you will not be charged a fee by that ATM but you will be charged a \$1.00 convenience fee by Members First.

Free Annual Credit Report

Fraud Prevention Services

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

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

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

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