

Newsletter

APRIL 2023

M MEMBERS FIRST
CREDIT UNION
Placing members first since 1938!

WHAT'S IN THIS ISSUE

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Earn \$10 for a new Kids Klub Savings!



Refer a Home Loan

and you could earn \$150

ATM / Check Card Security

Precautions and what you need to know

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Donate to the Rainbow Room

Dormant Account List

Are you on it?

Changes In Our Account Agreements

We have made some changes to our Membership Account Agreement and our Business Account Agreement. Click below to get the updated agreements.

- [Membership Account Agreement](#)
- [Business Account Agreement](#)

GreenPath

Financial wellness

Members First partners with GreenPath, a financial counseling service that will get you and your credit on the right path. Your first consultation is always free so take control of your credit card debt with help from one of the nation's largest credit counseling agencies. Find sound financial literacy advice from the top experts & get started on your path to independence today. [Click here to find out more.](#)

Instant Issue Cards

No more waiting by the mailbox

There are lots of instances where you may need a new card right away... your card is lost, it got washed one too many times, or you are brand-new to Members First and need to go pay for something. With Instant Issue Cards, each branch location can print out a new or replacement debit or credit card to use without waiting for the mail. Come by one of our branch locations to get your card today.

Kids Klub Savings



**OPEN A KIDS KLUB
ACCOUNT FOR A CHILD
12 OR YOUNGER &
WE'LL DEPOSIT \$10 TO
GET THEM STARTED!**

Open a Kids Klub Savings Account today!

Teaching your children how to start saving money at an early age with our Kids Klub Savings Account is a must in today's world. Our Kids Klub Savings is a special Savings account for children 12 years old or younger. If it's the child's first Kids Klub account, we'll deposit \$10 to get them started off right! Here are a few details about the account:

- \$5 Opening deposit
- \$5 Minimum balance
- No monthly maintenance fees
- Free Online Banking with E-Statements
- Free Mobile Banking
- Free Mobile Deposits

[Click here to open a Kids Klub Savings](#)

[Get the \\$10 Refer a Kid Coupon here](#)

To qualify for the \$10 Refer a Kid, a minimum deposit of at least \$5.00 must be deposited into the account. It must be the child's first & only Kids Klub account. The child must be 12 years old or younger. Only 1 coupon per child/and or Social Security #. Kids Klub coupon must be turned in within 45 days of opening the account. Membership is required in order to participate in this promotion.

Refer a Home Loan

You could earn \$150.00!



HEY MEMBERS! REFER A HOME LOAN & YOU COULD EARN \$150.00!

Are you a member that knows someone who's looking to finance or refinance their home? If so, refer them to Members First and we'll pay you \$150.00! Once the person you refer opens the Home Loan, turn in the Refer a Home Loan Coupon within 45 days, and we'll pay you the \$150. It's that easy! Click the button below to get your Refer a Home Loan coupon now!

[Refer a Home Loan Coupon](#)

To receive \$150 for the Refer a Home Loan promotion, you must be a current member. The person you refer must be a non-member that has never had an account or loan at M1st. The person you refer must apply for a Home Loan and the Home loan must be approved & funded. If the new applicant is declined or withdraws, no incentive will be paid. M1st employees are not responsible for tracking or keeping any promotional coupons. The Refer a Home Loan coupon must be turned in after the loan has been funded but within 45 days of the loan fund date or this offer will become void and no longer available. All loans subject to usual credit standards. This promotion is subject to change or discontinue any time without notice and may not be combined with any other offer. MFCU is an Equal Housing Lender. All loans subject to usual credit standards. Membership required for participation in this promotion.

ATM/Check Card Security

What you need to know

The following information is a list of safety precautions regarding the use of Automated Teller Machines (ATM's) and Night Deposit Facilities.

Be aware of your surroundings, particularly at night. Consider having someone accompany you when the ATM or night deposit facility is used after dark. If another person is uncomfortably close to you at the time of your transaction, ask the person to step back before you complete your transaction. Do not write your personal Identification number (PIN) or code on your ATM/Debit card or where it could be obtained along with your card.

Refrain from displaying your cash at the ATM or night deposit facility. As soon as your transaction is completed, place your money in your purse or wallet. Count the cash after you are in the safety of your car or home.

If you notice anything suspicious at the ATM or Night Drop, consider using another ATM or Night Drop or come back a different time. If you are in the middle of a transaction and you notice something suspicious, cancel the transaction; take your card or deposit envelope and leave. If you are followed after making a transaction, go to the nearest public area where people are located. Report all crimes to law enforcement officials immediately.

Rainbow Room

Help serve our community



Rainbow Room

Nueces County CPS
Community Partners Inc.

Who they are

The Rainbow Room is an emergency resource that exists to ensure the children in the care of CPS receive basic provisions they need when they are removed from their home because of abuse and/or neglect. The Rainbow Room is in the Dept. of Family and Protective Services office & operated by the Nueces County CPS Community Partners Board.

What we're doing

Members First is partnering with the Nueces County Rainbow Room through the end of April by accepting monetary and in person donations of items on their wish list from our staff & our membership across all locations! In addition to boxes being placed in our lobbies for donations, we will have fishbowls at all of our teller lines to give members an opportunity to donate. We will also accept donations from members who would like to transfer funds to help our efforts.

[Click here for the Rainbow Room wish list](#)

[Learn more about our community involvement](#)

Dormant Account Notice

Help serve your community

It is the policy of Members First Credit Union to review and update our account records periodically. Our records show that we are holding unclaimed funds that may belong to members named below. When an account has no activity for three years, and contact has not been made with the member within past year, it is considered to be a dormant

account. These accounts have attained dormancy status. Under Texas state law, we are required to deliver these funds to the Texas Comptroller of Public Accounts, on or before July 1, 2023 if the funds are not claimed. If your name or the name of someone you know is listed below, please contact the Member Service Dept. by June 10, 2023 at (361) 991-6178 or 1-800-242-3037 to prevent remittance of your account to the state.

Leticia Abrego
Leticia Acosta
Maria Ahumada
Jaime Alanis
Raul Alejandro
Rosa Alejandro
Zachariah Alspach
Gabriel Alvarado
Olga Alvarez
Joel Amaya
Luis Amaya
Amalio Anzaldua
Juan Aranda
Charles Avalos
Shawn Avery
Olga Avila
Jose Ayala
Maria Azua
Nicholas Babcock
Christopher Balberan
Denise Ballinger
Bruce Barber
C. Barker
Maceo Barrera
Bryant Barrera
Brandon Barrera
Rose Barrera
Ermelinda Barron
Jacob Benivamonde
Reney Benivamonde
Marc Biala
Gary Bickham
Bryan Bjork
Elias Blanco
Terrie Bodine
Jody Boren
Jennifer Boren
Kelsey Botelho
Timothy Bowen
Laurie Buenrostro
Pedro Buentello
Aleida Buhidar
Jonathan Cabrera
Roberto Cabrera
Horacio Cadenas
Rebecca Camacho
Nathaniel Canales
Melody Canama
Rose Cantu
Alonzo Cantu
Mary Capetillo
Betty Caron
Amanda Carrion
Moniefa Carter
Alejandro Charo
Sandra Clifford Johnson
Dionisia Cobb
Troy Comeaux
Johanna Compian
Marcia Curtis
Kimberly Davis
Jonah Davis
Dell Davis
Mary De Asis
Thomas De La Garza
Anyia De La Garza
Adrian De Los Santos
Benjamin Deatley
Juanita Deese
Robert Delacruz
Baltazar Deleon
Santiago Delgado
Kaitlyn Delgado
Tonya Delk
Billy Diaz
Stephanie Diaz
Yexalyn Diaz
Emily Diaz
Olga Diaz
David Dodson
Estella Dooley
John Douglass
Sanaa Drif
Cathryn Eckles
Erica Edwards
Ernest Elizondo
Ronald Elizondo
Randy Engel
Corie Engleka
Maria Erazo Dorado
Stephanie Esparza
Daniel Fahlenkamp
Tyler Ferris
Nina Fields
Keli Fitzgerald
Jessie Flores
Angelina Flores
Jesse Flores
Robert Floyd
Miguel Fonseca
Deen Foster
William Foster
Danial Fuller
Christopher Gallegos
Esteban Garcia
Florinda Garcia
Arnulfo Garcia
Aurora Garcia
Richard Garcia
Ruben Garcia
Jennifer Garcia
Daniel Garcia
Savannah Garcia
Rudy Garcia
Armando Garcia
Affordable Auto Glass Trim
Pretty Paws Pet Salon

Kayleigh Garcia
Ernest Garcia
Andrew Garcia
Karis Garcia
Mayra Garcia
Marianna Garcia
Ezra Garcia-Oleniczak
Jayden Garduno
Juan Garza
Eliezer Garza
Jordan Garza
Kathleen Garza
Emma Garza
Rae Gibbs
Athena Goldapp
Jan Goldstein
Richard Gomez
Carolyn Gomez
Evelyn Gomez
Faustino Gonzales
Aubrey Gonzales
Samuel Gonzales
Peter Gonzalez
Patricia Gonzalez
Rosa Gonzalez
Eric Gonzalez
Caitlyn Goodpaster
Oscar Goodwyn
David Gray
Mary Green
Harvey Griffin
Douglas Grimes
Rodney Grunewald
Eduvina Guerrero
Michael Guimal
Arturo Guzman
John Haldeman
Glenn Hannah
Carolina Hernandez
Paul Hernandez
Adriana Hernandez
Elizabeth Hernandez
Timothy Hernandez
Sebastian Hernandez
Robert Hinesley
Adilene Hinojosa
Elaine Hollowell
Katie Hoover
Dee Horton
Cynthia Huerta
Victor Huff
Stephen Hull
Karen Hurst
Jonathan Iglesias
Neil Johnson
Leon Johnson
Patrick Johnson
Kamaria Johnson
Erik Juarez
Sergio Jurado
Diana Jurado
Noah Keech
Jeffrey Keen
Grace Kerns
Ellen Kerns
Bryane Khialani
Robert Kincaid
Connor Landreth
Jared Lang
Maria Lara
Cindy Levine
Zaynah Libiran
Paul Lisowski
Jaris Lopez
Chelsea Lopez
Ruben Lopez
Ebony Lotts
Andrew Loveall
Luis Lugo
Malachi Luna
Arturo Madali
Eddie Majd
Juan Martinez
Joseph Martinez
Trinity Martinez
Angela Martinez
Oneida Martinez
Maria Martinez
Jonna Mcguffie
Karisma Medina
Sheridan Mellon
Jennifer Mendez
Cris Mendez
Deborah Mendoza
Jesus Menefee
Damien Mesquias
Marjorie Meyers
Eduardo Miranda
Christopher Mladenka
Gabriel Montelongo
Camilo Montoya
Fabian Montoya
Maria Morales
Blanca Moreno-Navia
Joshua Morin
Mary Muguerza
Laurie Mumbree
Jacob Munoz
Kayla Munoz
Elvia Navarre
Jacqueline Navarre
Robert Navarro
Juviane Nazareno
Agb Nesiama
Payne Newton
Vivante Beauty Spa
Fire Baseball

Melvin Ngo
Johnmel Ngo
Michelle Orrick
Sulema Ortega
Fernando Paquinto
Lillie Patrick
Vanessa Pelaez
Gabriel Pena
Morgan Pena
Mark Pena
Byron Penick
Rogelio Perez
Katherine Perez
Melanie Perez
Douglas Peterson
Tatiana Plamadeda
Sandra Polk
Dominic Posada
Elias Prieto
Nancy Puga
Richard Pupek
Isabel Quico Lopez
Aubrey Quintero
Carlos Quiroz
Robert Rabagos
Joeanthony Ramirez
Melanie Ray
Shirley Redding
Emmitt Rhodes
Geoffrey Rickerhauser
Preston Rincon
Ramon Rivera
Maria Rivera
Alyssa Rivera
Kashmir Rizo
David Robles
Grace Rodriguez
Juan Rodriguez
Estela Rodriguez
Brenda Rogers
Adan Rojas
Kevin Romel
Alejandro Ronje
Daniel Saenz
Michael Salazar
Viola Salazar
Laura Salazar
Ricardo Salinas
Rachel Salinas
Cynthia Salinas
Pedro Sanchez
Mark Sanchez
Cindy Sass
Marie Schneider
Joey Silva
Erica Silva
Sareena Siyas
Jonathan Smith
Kai Smith
Stephen Solis
Stephen Soliz
Kyle Soria
Arianna Sosa
Elizabeth Soto
Mildred Spears
James Starry
Kynzi Starry
Marina Stevens
James Stewart
Mia Suarez
Xavier Tamez
Robert Tapia
Aylana Taylor
Leroy Taylor Jr
Felix Tijerina
Patrick Toscano
Rigoberto Tovar
Oriaha Trantham
Kastle Trantham
Irene Trejo
Daniel Trevino
Martin Trevino
Arron Trevino
Justin Trujillo
Heidi Tumlinson
Consuelo Turrubiardez
Jadelynn Vaquera
David Vega
Taylor Veit
Clemente Vela
Ruben Vento
Brenda Verastigi
Elvia Viera
Manuel Villarreal
Irma Villarreal
Rene Villarreal
Michael Walleff
William Whalen
Shelby Whiteaker
Ethan Whitehorn-Espinosa
Renee Williams
Bella Williams-Ortiz
Wonda Wilson
Tidus Wilson
Linda Winters
Greg Zapata
Leticia Zubieta
Unique Kustom Services
Sugar Social
Gulf Coast Builders LLC
Mr Nice Guys
Elite Concrete
Pretty Paws Pet Salon
Kick N Fit
Estate Of David Sam Sutherland
Southern Networks
Villtex LLC

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