

Newsletter

JULY 2023

M MEMBERS FIRST
CREDIT UNION
Placing members first since 1938!

WHATS IN THIS ISSUE

Take Our Survey!
Your opinion matters

Change Saver
Watch your savings grow!



Dormant Account Notice
Turned over to the state

We will be closed
Tuesday, July 4th for
Independence Day

New \$1 Membership Minimum Deposit!

Members First has decided to lower our membership minimum deposit amount to \$1.00 for both current and new members alike! Starting July 1, 2023 all members will see that only \$1.00 will be on hold in your primary savings account instead of the normal \$25. If you have any questions or would like more info, please feel free to contact us at [361-991-6178](tel:361-991-6178).

Audio Teller There when you need it

We all have times when we aren't able to use Online Banking because your internet goes down or no Wi-Fi services are available, so we offer phone banking to our members in addition to our Online Banking. ATS or (Audio Teller Service) is Members First's 24 hour phone teller. It can be used to verify balances, make transfers, see what transactions have cleared, or run a history on your account. ATS can be used 24 hours a day, 7 days a week with your confidential access code. Best of all, it's a free service. Speak to a Member Service Rep at 361-991-6178 to get signed up today.

[Click here for ATS
Instructions](#)

Take Our Survey

Your opinion matters!



GOT A MINUTE?
Take Our Survey

Thank you for choosing Members First Credit Union for your financial needs. As a member, we always value your feedback. With that in mind, please take this short 10 minute member survey?

Don't worry; the survey is anonymous. We want your candid feedback to help us plan for the future.

We offer two options to access the survey. Either visit our website at www.m1st.org and click on the survey banner at the top of our homepage OR click the button below to get started!

[Start the survey
here](#)

IMPORTANT: The security of your personal information is very important to us. As a reminder, Members First will never contact you for account information. Contact us immediately if you experience suspicious activity.

Change Saver

WATCH YOUR SAVINGS GROW WITH A 5% MONTHLY MATCH!

It's Time To Start Saving!

Enroll in our free Change Saver program for an easy way to make everyday purchases part of your savings plan. With our Change Saver program, you can start saving and earn free money with no effort at all!

Here's what you need:

- Savings Account
- Checking Account
- Visa Check Card
- Enroll in the free Change Saver Program
- Make at least 10 Visa Check Card purchases a month as a credit transaction (Do not use a pin #)

Here's what happens next:

- We'll round up each purchase made with your Visa Check Card to the next dollar amount and transfer that change from your Checking into your Savings account that's enrolled in the Change Saver program, daily.
- At the end of every month, we'll match all your transfers by 5% (as long as you've made at least 10 qualified Visa Check Card purchases in that month)

[Click here to enroll](#)

[Open a Savings Account](#)

[Open a Checking Account](#)

[Open a Visa Check Card](#)

All visa check card purchases must be posted to your account within the monthly period. If the Visa check card purchases are still pending on the last day of the month, they will not be recorded as part of the 10 required purchases for that month. Any purchases used with a pin number will not be recorded as part of your 10 check card purchases for that month. Each Check Card purchase made with a pin number will incur a charge of \$0.25 per transaction. Change transfers are based on a 24 day cycle because transfers are not made on Sundays or Holidays. Transfers on those days will post the following business day.

Dormant Account Notice

Accounts have been turned over to the state of Texas

It is the policy of Members First Credit Union to review and update our account records periodically. When an account has no activity for three years, and contact has not been made with the member within the past year, it is considered to be a dormant account. Under Texas state law, if there is money in a dormant account, 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 you have failed to make contact with Members First about your dormant account(s) before July 1, 2023, they have been closed and turned over to the state of Texas. If you have any questions please call us at 361-991-6178 for further details.

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Try email marketing for free today!