

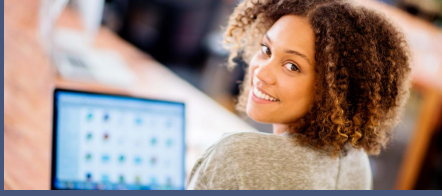
# Newsletter

## AUGUST 2023

**M MEMBERS FIRST  
CREDIT UNION**  
*Placing members first since 1938!*

### WHATS IN THIS ISSUE

**Checking Accounts**  
Open a Checking for great perks!



**Refer a Friend**  
Refer a Friend & earn \$25 each

**Visa Gift Cards**  
Gift cards for all occasions

**Automatic Loan  
Payment Transfers**  
Convenience is the way to go

Life is simple when you don't have to worry about paying bills. When you have a loan with Members First, we can set up your payment to be automatically paid each month from your checking or savings account to your loan. You will never be late on your payment and it's one less thing to worry about! To set up your payment transfer, speak with a Member Service Rep, Loan officer, or click below to get started today!

[Click here to set up an automatic payment](#)



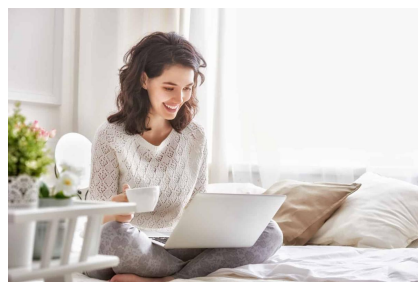
## *Free Checking Accounts With Perks*

We know you have many choices when it comes to a Checking Account. That's why our Checking accounts are free. They have no minimum balance and no monthly maintenance fees. All of our Checking Accounts have tons of free perks!



### Student Checking

The Student Checking is a special account for full time students between the ages of 13 and 18 years of age. As an added perk, If you've never had an account with us or you're a current member that has never had a Checking Account before, you could earn \$30 with our Student Rewards program!



### Regular Checking

Our Regular Checking Account is for everyone. It offers several advantages over the competition. It's a totally free Checking account with no minimum balance and no minimum deposit requirements! Our Regular Checking account comes standard with all of our great products such as: a free Visa Check Card\*, Online Banking, Mobile Banking, Remote Deposit and so much more!



### 50 Plus Checking

Getting older doesn't have to be a bad thing especially if you get free stuff with great service! Our 50 Plus Checking Account is for members age 50 and over. Besides the benefits of our regular checking account, 50 Plus members also receive one free box of checks per year & free fax and copy services!

[Open a Checking Account Now](#)

\*When using your Visa Check card as a signature based transaction, there is no fee. If you use a pin # when making a purchase, there is a \$.25 fee per transaction.



## Refer a Friend - Earn \$25 Each

You could make an unlimited amount of free cash!



Our Refer-A-Friend Program is a great way to make extra cash! For every friend or family member you refer, you'll both receive \$25 each by following the steps below! The best part is...there's no limit to how many new people you can refer, or the money you can make! Qualifying is as easy.

- Refer your friend or family member that has never had an account at Members First to open a Checking account with a Visa Check Card.
- The new member must use the Visa check card a minimum of 5 times as a credit transaction (do not use a pin #), within 45 days of opening the checking account.
- The new member must meet these requirements and turn in the Refer a Friend coupon within 45 days of opening the Checking Account.

Get the Refer a Friend Coupon here

*The new and referring member will both receive \$25 if the new member has never had any accounts at M1st. The new member must open a checking account with a Visa Check Card and use their check card as a credit transaction (signature required or online purchase, not a pin #) a minimum of Five (5) times. All qualifications must be met, transactions posted to the account, and the Refer a Friend coupon must be turned in within 45 days of the opening date on the checking account or this offer will be void and no longer available. Employees at M1st will not be responsible for tracking or keeping coupons. This coupon is the sole responsibility of the member. This offer is subject to change or discontinue anytime without notice and cannot be combined with any other offer. Membership required to participate in this offer.*

## Visa Gift Cards

Great for any occasion



Visa Gift cards are a great way to give friends or family a gift. The Visa Gift Cards come in any amount from \$10 to \$500, and it's activated within 24 hours of the purchase of the card. For every card you purchase, there is a \$2.50 fee. If the card is lost or stolen, there is a \$10.00 replacement fee. If the card has not been used, on the 13 month after no use, a \$5.00 fee will be assessed each month until the card is used again. There could be other fees, so be sure to read the full agreement that you received with the card. The Visa Gift Cards should not be used for: Pay at the pump gas, Hotel reservations, or auto rentals. The reason for this is because these types of businesses usually hold a very large amount on the card. Higher than the actual purchase amount, and it may get declined because there aren't enough funds on the card to cover the hold. To [select a pin #, get your balance, or see recent transactions for your Visa Gift Card, click here](#). You can also call 1-866-833-2370. Please have your card handy. You will need your card number and the 3 digit security code number on the back.

MEMBERS FIRST CU | [www.m1st.org](http://www.m1st.org)

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