

WHAT'S IN THIS ISSUE

CD & IRA
Check out the great rates!

4.334% APY
12 MONTH CD

4.855% APY
18 MONTH CD



Visa Check Cards
Free and convenient

Visa Check Card Security
Your are protected against fraud!

We will be closed
Monday, September 4
to celebrate Labor Day

Wire Transfers What you need to know

Wire Transfers are a service that allows you to send money via the federal reserve from one financial institution to another. Funds must be transferred by 12:00 pm to be received the same day in the U.S. The actual time the credit is received, depends on the receiving institution. Some institutions may have earlier cut off times. We advise that you contact the receiving institution for more information about their wires as well. International wires may take 24 hours or more and are not guaranteed once they leave the U.S. These wires must be received by 11:00 a.m. to be sent the same day. We charge \$15.00 for wires sent in the U.S. and \$35.00 for wires sent outside the U.S. [View Wire Instructions.](#)

Loan Products What types we offer

Members First offers a variety of loan products such as:

- Auto Loans
- Home Loans
- Visa Credit Cards
- Student Loans
- Personal Loans
- Secured Loans

[Click here](#) to read more about all of the different loans we offer!

OPEN A CD WHILE RATES ARE HIGH

4.334% APY
12 MONTH CD

4.855% APY
18 MONTH CD



It's time to save with a high CD rate!

CD rates are higher than ever so now's the time to start earning some extra cash with a high rate CD. Right now we have 2 great high rate CD's you won't want to pass up! Our 12 month jumbo CD rate is 4.334% APY* with a minimum deposit of \$1,000 and our 18 month CD rate is at 4.855% APY* with a minimum deposit of \$1,000. If the 12 or 18 month terms don't fit your needs, that's ok, we have CD terms available from 3 months to 36 months as well. Visit our website or call us at [361-991-6178](tel:361-991-6178) for current rates or to start your new CD today!

[Click here to see more CD options](#)

[Click here for current rates & terms](#)

Visa Check/Debit Cards

Get your card the same day you order it!



Don't risk carrying cash that can be lost or stolen. With a Visa Check Card, you're protected against it all. Have easy access to your cash anytime and anywhere you need it! Our Visa Check Cards are available with any checking account we offer. They have no monthly fee, and you can choose your own PIN number. Your Check card may be used at any Members First ATM for free, or at any non-Members First ATM, including our Allpoint ATM Network for only a \$1.00! Make sure to Opt-In your Check card for emergency situations as well. You can order your card over the phone @ [361-991-6178](tel:361-991-6178) or online by clicking the button below!

If you don't want to wait for your card to be delivered, come in to any location to get an instant issue card the same day!

[Order your Visa Check Card Here](#)

[Opt-In your Check Card now](#)

Our Visa Check Card is FREE when used as a credit transaction (when you make a purchase without using a pin number). If you choose to use your Visa Check card as a debit (when you use your pin number) you will incur a 0.25¢ fee for each pin purchases. When using a non-Members First ATM, you will receive a \$1.00 convenience fee from Members First. Other fees may be charged by other institutions when using non-Members First ATM's.

Card Security

How are you protected?

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.

MEMBERS FIRST CU | www.m1st.org

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