

WHAT'S IN THIS ISSUE

High Certificate Rates Open one today!

**HIGH RATE
CERTIFICATES**
OPEN A CERTIFICATE WHILE
RATES ARE HIGH!



International Credit Union Day Thursday October 19th

Nominating Committee Application Deadline

Money Matters For Students

Did you know we have a specialized webpage just for Students? When you're on our homepage, hover over the Resources tab and click on Money Matters for Students. Once there, click continue to take you to the Money Matters for Students page. This page has tons of information. You'll find out how to make money and manage it wisely. There is also dozens of personal financial calculators, info about higher education, the job market, and how to put together a great resume.

[Click here to explore!](#)

Gap Insurance

If your vehicle is stolen, accidentally damaged beyond repair, or otherwise declared a "total loss", most auto policies only cover the actual cash value of your vehicle, minus your deductible.

Unfortunately, you are liable for the balance that remains on the loan. Gap protection covers that in between money left on the loan. Ask a loan officer for complete details and a pamphlet on how to sign up for the Gap Insurance we offer.

Our Certificate Rates are at an all time high! Check out the details below

HIGH RATE CERTIFICATES

OPEN A CERTIFICATE WHILE
RATES ARE HIGH!



At Members First, we offer several Certificate types and rates to fit any budget. We make it easy to start saving and not to mention, rates are at an all time high. We don't know how long these Certificate rates will be available so open one and start earning now!

Here's what we offer:

Regular Certificate

Members First offers Certificates of Deposits that range in terms from 3 months to 36 months with a minimum balance of \$1000 (Some Certificates may have a lower opening deposit or minimum balance depending on the type of Certificate opened). Our rates are some of the best around. Dividends are paid and compounded monthly and there are no maintenance fees.

Great Start Certificate

Our Great Start Certificate is a great way to start saving with a lower amount of money! Terms available from 12 months to 36 months to fit your needs. You can open the Great Start with as little as \$200.00. Deposits through an automatic transfer of at least \$50.00 per month are required.

Grow Up Certificate

The Grow Up Certificate is an easy way to save for your child's future. This Certificate is only for children 17 years old or younger. You may make deposits to this Certificate anytime, and it can be opened with as little as \$5.00.

Rates & Terms:

3 Month	1.460% APY*
6 Month	3.042% APY*
12 Month	4.334% APY*
18 Month	4.855% APY*
24 Month	4.074% APY*
36 Month	3.247% APY*

Add 0.30% to the regular rate for 12, 18, and 24 month Certificates over 100k.

APY* - Annual Percentage Yield. Annual Percentage Yield is current as of October 1, 2023. Minimum balance and opening deposit of \$1000 is required for a Regular Certificate, \$200 minimum for a Great Start Certificate, and \$5.00 for the Grow Up Certificate. A penalty will be imposed for early withdrawal. All rates are subject to change daily without prior notice. Contact us at [361-991-6178](tel:361-991-6178) for most current rates, and for more information on fees and other conditions which could reduce earnings or change the dividends/ interest on these accounts. Federally Insured by NCUA.

International Credit Union Day



Celebrate the global credit union movement!

International Credit Union Day (ICU Day) exists to raise awareness and celebrate what makes credit unions unique: a mission to bring financial inclusion and well-being to people all over the world.

Since its inception in 1948, International Credit Union Day has been celebrated through outreach, volunteering, fundraising and other activities. In 2023, we mark this celebration's historic 75th anniversary. This milestone offers us the unique opportunity to acknowledge the tireless efforts of credit union employees while celebrating members the world over.

Help us celebrate ICU Day on October 19, 2023! Stop by any of our locations to visit with our staff, grab a free gift, drink, and a snack.

Free gifts will be available while supplies last. One gift per primary account holder only.



Nominating Committee Appointed

Important Information

A three-member committee was appointed to receive nominations from interested volunteers to serve as credit union directors. Members First election rules adhere to guidelines and requirements imposed by the Credit Union Department of the State of Texas. These rules ensure that credit union directors are in good standing with Members First Credit Union, are insurable for bonding purposes, and will receive approval to serve by the Credit Union Department. Election rule guidelines for interested director applicants are as follows:

Members interested in running for a position on the Board of Directors must submit the following as part of their application:

1. Resume of applicant for background information.
2. Completed Director Application and Agreement to Serve form.

A credit history of the applicant and current standing with the credit union will also be reviewed as part of the approval process. All interested parties that receive approval by the nominating committee based on these criteria will be included as candidates for upcoming vacancies on the Board of Directors.

Any applicant that the nominating committee does not approve will be referred for review by the Board of Directors. These members may be selected as candidates upon approval by the Board of Directors. Any applicant not selected will receive a written explanation describing the reason for disapproval. This information will also be communicated to the Credit Union Department of the State of Texas.

Interested parties must submit their application no later than December 15, 2023 prior to the Annual Meeting to be held Tuesday February 26, 2024 at our main office on 5444 S. Staples. Nominations will not be accepted after this deadline and nominations may not be placed from the floor of the Annual Meeting.

If you wish to serve or would like to suggest a fellow member, please contact one of the committee members below at [361-991-6178](tel:361-991-6178):

Manuel Esquivel III
Sabra Morlan
Curtis Reeves

MEMBERS FIRST CU | www.m1st.org

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