

Newsletter

NOVEMBER 2023



IN THIS ISSUE

Kids Klub For Christmas

We'll deposit \$10 to get them started!



Visa Credit Cards

Low Rate - Low Payment - No Annual Fee

Credit Union Notices

Important things you should know

We will be closed

Thursday, November 23
& Friday, November 24
To celebrate Thanksgiving

THE CREDIT UNION DIFFERENCE

How are we different?

It's important to truly understand how credit unions are unique, different from banks, and why we remain a necessary & extremely popular financial alternative for many people. Credit unions, unlike many other participants in the financial services market, are exempt from Federal and most State taxes because credit unions are member-owned, not-for-profit organizations managed by a volunteer board of directors, that have the specified mission of meeting the credit and savings needs of our consumers.

Instant Issue Credit & Debit Cards

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 office location can print out a new or replacement debit or credit card to use without waiting for it to come in the mail. Come by one of our office locations to get your card today.

KIDS KLUB FOR CHRISTMAS

A Christmas gift that keeps on giving!



Surprise your little elves this season with a Kids Klub Savings Account! This special account is for children 12 years old or younger. It only takes \$1.00 to open and we'll deposit a \$10.00 gift to get them started! Here are a few details about the account:

- \$1 Opening deposit
- \$1 Minimum balance
- No monthly maintenance fees
- Free Mobile Banking
- Free Mobile Deposits

[Open a Kids Klub Account Here](#)

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

VISA CREDIT CARDS

JUST IN TIME FOR THE HOLIDAYS!



Members First offers low rate Visa Credit Cards with no annual fee! We also offer a Secured Visa Credit Card for those of you trying to build or repair your credit. You can apply online by clicking the button below, over the phone @ 361-991-6178 option 3, or in person at any location.

If you don't want to wait for your card to come in the mail, no problem! Visit any location to pick up your new Credit Card the same day you're approved so you can start your holiday shopping without delay!

APPLY FOR A CREDIT
CARD

All loans are subject to usual credit standards. See a loan officer for complete details about same day cards.

NOTICE TO ALL CREDIT UNION MEMBERS

Important Information

This credit union is incorporated under the laws of the State of Texas and under state law is subject to regulation oversight by the Texas Credit Union Department. If you have a dispute with Members First Credit Union, you should first contact the credit union. If the dispute is not resolved to your satisfaction, you may file a complaint against the credit union by contacting the Texas Credit Union Department through one of the means indicated below:

By U.S. Mail:
914 East Anderson Lane
Austin, TX 78752-1699

Phone: (512) 837-9236

Website: <https://cud.texas.gov>

Please note that the Department does not have authority to resolve contractual disputes or undocumented factual disputes between a member and this credit union. If your dispute is of this nature, you may want to consult with legal counsel regarding your rights to resolve the situation.

MEMBERS FIRST CU | www.m1st.org

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