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Monday, January 15  
To celebrate Martin Luther King Jr. Day

## Welcome

To a new year: 2024!

M1st would like to wish all of our members a Happy New Year! Working with our members is always a great pleasure. May we have more rewarding moments to share with you in the future to come. Happy New Year to you, your family, and your friends. Thank you for your membership!

## We Offer Low Cost Vehicle Warranties

Did you know that Members First offers low cost vehicle warranties? Many mechanical and electrical failures can happen after the factory warranty has expired. Avoid all of the expensive repairs by protecting your vehicle. Our warranties are at a lower cost and more affordable than those offered by dealerships and other warranty companies. We offer Platinum, Gold, Silver, or Copper protection, each with great coverage. If you'd like more info about our vehicle warranties, please call a loan officer at 361-991-6178 option 3.

## Student Loans By Sallie Mae

# Student Loans by Sallie Mae®



GET THE MONEY YOU NEED TO HELP  
MAKE HIGHER EDUCATION HAPPEN!

**Wherever you are in your higher education, get the money you need for school. Student loans from Members First Credit Union in partnership with Sallie Mae® could help!**

For borrowers attending a degree-granting institution Sallie Mae® higher education loans are designed to meet the needs of undergraduate and graduate students.

- Competitive interest rates
- Multiple repayment options
- No origination fees; no prepayment penalty \*1

Plus, the graduate loan suite is designed to meet the needs of students in specific fields of study.

[CLICK HERE TO FIND OUT  
MORE](#)

[FIND OUT WHICH STUDENT LOAN IS RIGHT FOR  
YOU](#)

All loans subject to usual credit standards. [Click here for the complete disclosure](#)

\*1. Although Sallie Mae does not charge a penalty or fee if you prepay your loan, any prepayment will be applied as outlined in your promissory note—first to Unpaid Fees and costs, then to Unpaid Interest, and then to Current Principal.

SALLIE MAE RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS, SERVICES, AND BENEFITS AT ANY TIME WITHOUT NOTICE.

## NOMINATING COMMITTEE APPOINTED

Important Information

The nominating committee reviewed applicants under our election guidelines that were explained in the October 2023 newsletter. The following members submitted applications and were approved as nominees for the available positions on the board of directors'.

**Roman Almaguer Jr.** – Ray was born in Harlingen and has lived in Corpus Christi since 1955. He retired from Southwestern Bell/AT&T after 38 years. Ray has been a board member since 2012 and has served as Chairman, Vice Chairman and Secretary/Treasurer. He has been married since 1976 to his wife Linda and they have 1 child.

**Mark Kulwicki** – Mark was born in South Bend, Indiana and has lived in Corpus Christi since 1977. He retired from Southwestern Bell after 30 years of service and then worked for Alcatel USA for over 2 years in the San Antonio & Austin areas. Mark has been married to his wife, Diana for over 20 years and they have 3 children and 6 grandchildren. He is a member of the Communications Workers of America (Retired Members Chapter). Mark has been a member of Members First since 1984 and has been on the board of directors since 2009 having served as Vice-Chairman.

**Luther Hight** - Luke was born in Wharton, Texas and has lived in Corpus Christi since 1989. He has worked for AT&T since 1997. He has been married to his wife Arianne since 1996 and they have 3 children. Luke has served on the board of directors since 2021.

## 85th ANNUAL MEETING

When & Where

The 85th Annual Meeting will be held on Tuesday, February 27, 2024 at 6:00 PM, at our main office: 5444 S. Staples St. Corpus Christi. The agenda will be the business meeting and elections. For more information, please call 361-991-6178.

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

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