



Turn your home into opportunity

Now's the perfect time to put your home to work with Members 1st Credit Union's special home equity line of credit (HELOC) offers:

Enjoy an introductory rate of 4.99% APR for 36 months when you open a new HELOC or transfer an existing HELOC from another lender!¹

For members with existing Me1stCU HELOCs:

Get rewarded for using the credit line you already have: Earn \$10 cash back for every \$1,000 drawn!²

Plus, all our HELOCs come with great benefits:

- No prepayment penalties
- Easy pre-approval process
- And more

Turn your equity into opportunities, and apply today!

[Learn more](#)

¹APR=Annual Percentage Rate. Rates, terms and conditions are subject to change without notice and may vary based on creditworthiness, qualifications and collateral. Introductory APR available on new lines of credit only with a maximum loan-to-value amount of 90%. After a 36-month introductory period, APR may vary quarterly for the remaining life of the loan between Prime Rate minus 0.50% and Prime Rate plus 5.0% based upon underwriting criteria and loan to value (LTV) at time of appraisal. The home equity line of credit features variable rates that are based on the Prime Rate as published in the Money Rates section of The Wall Street Journal and are subject to change. As of 9/18/25, the Prime Rate was 7.25%. APR may vary but will not exceed 20.0%. The minimum loan amount is \$20,000. Finance charges begin the date a transaction is posted to your account. Properties securing home equity lines of credit must be in Missouri and must be borrowers' primary residence. Property insurance will be required and flood insurance where necessary. Consult a tax advisor regarding tax deductibility. The offer is not valid in conjunction with other special offers. ²Subject to appraisal and underwriting terms and conditions. The offer applies to current home equity lines of credit financed with Me1stCU only. In order to receive the cash rebate, borrowers may not pay off amount drawn during promotional period. The rebate will be posted to eligible members' savings accounts no later than 1/31/26. Rates, terms and conditions are subject to change without notice and may vary based on creditworthiness, qualifications and collateral. Offer valid 10/1/25-12/31/25. Members 1st Credit Union's NMLS ID# 435333. Contact Me1stCU for complete details.



Community giveback

Neighbors Helping Neighbors

No one should have to wonder where their next meal will come from. That's why we are partnering with Feed My People and Ozark Food Pantry to help feed our community and assist those in need. Join us in making a difference by donating to our food drive through Oct. 31 at either of our branches during regular business hours. We will accept nonperishable and shelf-stable food items, as well as cash donations.

Shop with a Cop

We're joining local law enforcement to brighten the holidays for children by giving them a shopping experience they'll never forget. This community-outreach program pairs officers with underprivileged children for a holiday shopping spree. You can join us in giving back by dropping off cash donations at either branch through October.

[Learn more](#)



Community involvement is for everyone

Getting involved in your community doesn't just help others, it benefits you too. From building new skills and connections to improving your well-being, giving back creates a positive impact that lasts a lifetime.

In our latest blog post, we explore the many ways community involvement makes a difference, and how you can get involved as well. Check it out below!

[Learn more](#)

Holiday closings

Columbus Day	Monday, Oct. 13
Veterans Day	Tuesday, Nov. 11
Thanksgiving	Thursday, Nov. 27
Christmas Eve	Wednesday, Dec. 24 <i>(Close at 1 p.m.)</i>
Christmas Day	Thursday, Dec. 25
New Year's Eve	Wednesday, Dec. 31 <i>(Close at 3 p.m.)</i>
New Year's Day	Thursday, Jan. 1

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