



MEMBERS 1ST
CREDIT UNION



Shift your auto loan savings into high gear

Accelerate your savings with our limited-time offer. Shift out of high rates, and into a smoother, more affordable monthly payment:

Get 2% off your current rate when you refinance your auto loan from another lender!*

Trade in your current route for a better way to save today, and put your financial journey in the fast lane.

[Get details](#)

*APR=Annual Percentage Rate. This offer has a rate floor of 3.50% APR on a term up to 42 months. Longer terms have higher floor rates. Offer is subject to member eligibility, creditworthiness and other factors. Payment example: Financing a \$20,000 auto loan at 3.50% APR for 42 months with zero down would be \$506.63 per month. Offer valid 1/2/26-3/31/26. Current Me1stCU loans are ineligible for refinance. Offer is not valid in conjunction with other special offers. Contact Me1stCU for complete details.



A new year plan for high-interest debt

Holiday spending can add up quickly, and many people begin the year with more high-interest debt than they expected. With the right approach, you can take back control and set yourself up for a more confident financial future.

In our latest blog post, we share practical steps for managing debt, prioritizing high-interest balances and exploring how a personal loan could make repayment easier. Check it out below, and start the new year with financial confidence.

[Learn more](#)



Share the perks of membership

Do you know someone who would benefit from being part of Members 1st Credit Union? When you refer a friend, co-worker, neighbor or family member, and they open a qualifying savings and checking account with direct deposit, **you'll both receive \$25** as a thank-you!*

[Get details](#)

**The current member and new member will each earn \$25 when the referred member opens a Me1stCU savings account and checking account with direct deposit. Referrals must be from a current Me1stCU member to a new Me1stCU member. The incentive will be credited to both members' accounts after the 91st day if requirements have been met. Incentives are subject to 1099 reporting. Offer not valid in conjunction with other special offers. Both the current and new member must be at least 18 years old; youth accounts do not qualify for program. Membership requires a \$5 balance to be maintained in savings account. Offer subject to member eligibility, account approval and can change or expire at any time. Contact M1stCU for complete details.*



Protect yourself from tax scams

Tax time isn't just about paperwork, it's also a prime time for phishing and fraud scams. Scammers often pose as the IRS or tax-preparation services to steal identities, file fake returns or hijack refunds.

Learn how to take preventive measures and recognize tax fraud warning signs in the article below.

[Learn more](#)

Source: Morgan Stanley

Holiday closings

Martin Luther King Jr. Day
Presidents Day

Monday, Jan. 19
Monday, Feb. 16

1200 E Gannon Dr, Festus, Missouri 63028, United States
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www.me1stcu.com

