How we're serving our community!

Lemay Community Historical Society

Zavičajni Klub Zapadna Bosna St. Louis

Southwest Area Chamber of Commerce

Children's Miracle Network

HSTL

St. Baldrick's Foundation
Conquer Childhood Cancers

America's Credit Union Museum

Hancock Place Elementary School

Feed My People
Est. 1982

Affton-Lemay
Chamber of Commerce

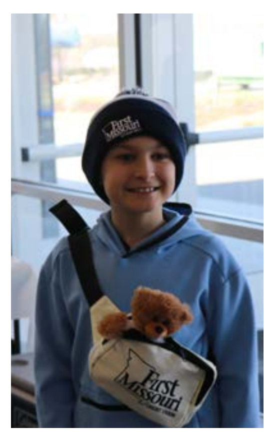
Mehlville School District

JB Patriot Pantry

The Housing Partnership

St. Martin of Tours
Men's Club

Let Mo the Moneyman lift up your savings!
Send us your semester report cards for reward deposits!



Phineas wants you to start your investment portfolio!
Open a Kid's Money Market and earn 9.27%* APY on balances up to $1000!

*rates subject to change

Main Office
1690 Lemay Ferry Rd.
St. Louis MO, 63125

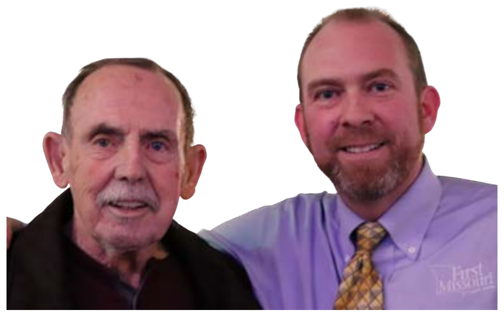
Branch Office
4102 First Missouri CU Dr.
St. Louis MO, 63129

Mailing Label

First Missouri Credit Union

Autumn Newsletter 2025

Message from the President



At First Missouri Credit Union, we believe that we can do big things for the financial well-being of our community, and that means you and your family. As a member owned financial cooperative, we are not in competition with other financial institutions. Instead, our mission is to give our members a competitive advantage as they pursue their financial goals and dreams.

We believe that our product is service and our job is to be available! We believe in having an abundance of confident problem solvers available to take your call. When you call the credit union you won't be instructed to listen carefully, we will be the ones listening carefully.

The first purpose of the credit union, as shown on page 4, is to promote thrift. We aim to do that by supporting you as you take care of your savings. Take a look at our offerings on the opposite page.

The direction and oversight of credit union operations comes from members who volunteer their time to the service of their community. Pages 4 and 5 show a great history of our soon to be 100 year old credit union and all of the amazing contributions of our volunteers. If you would like to be a volunteer see page 5.

Steve Poniewaz
President/CEO

Out of town and need access to your account?
While we offer a mobile app, we also are part of the National Shared Branching network that gives you access to your account through thousands of Credit Union branches and ATMs across the country!

Add your cards to our app!

We recently added a new feature to our app that gives you full control of your First Missouri debit and credit cards from your phone! You can turn on and turn off your cards at will, as well as set travel notices for any time you travel!

Don't be a victim of fraudulent emails!

Scammers often send out fake emails that look like they're from companies you trust, here's some ways to protect yourself:

- Anyone asking for your account or personal information - even if it comes from us.
- Netflix, Amazon, or other subscription provides and retailers, asking you to update your account information through a link.
- Anyone asking you for your information to claim free money or prizes.

Use these tips to fight fraud:

- Monitor your accounts frequently so you can spot the first signs of fraud.
- Use strong, unique passwords across all your accounts.
- Shop with caution. Only shop reputable sites, and avoid clicking on popup ads or links from emails from unverified senders.

Some tips to keep yourself safe from scams!

- Scammers impersonate credit unions and claim your account is at risk. They'll pressure you to transfer your money to a 'new account' by adding the 'new debit card' to your digital wallet or by visiting a branch, Credit Union ATM, or Bitcoin ATM—ultimately stealing your funds.
- Caller ID and text messages can be spoofed to appear exactly like your Credit Union For your security, you can hang up and call the number on the back of your card to verify it's really your Credit Union.
- Scammers may urge you to distrust bank employees, but neither your Credit Union nor the police will ask you to help in a sting operation.
- Reputable Credit Unions will never ask you to move money to resolve fraud.
- Scammers are skilled impersonators, often providing convincing details and working in groups.

Purchase protection is a benefit you often get with some forms of payment, like credit cards
This means you could get your money back if you pay for an eligible purchase and don't receive it.
These forms of payment don't give you purchase protection:

- Cash, Checks, Crypto, Gift Cards, Wire Transfers, Zelle®

This means it's highly unlikely you'll get your money back if it's a scam.
Social media tips:

- Watch out for sellers who require forms of payment that do not provide purchase protection.
- Use a form of payment that does offer purchase protection when sending a deposit for a service.
- Before you pay, always ask yourself: "Am I sure this is not a scam?"
- Are you being rushed to send money?
- Scammers pressure you to act quickly. Being aware of common scams can help you stay calm and remember to ask yourself:

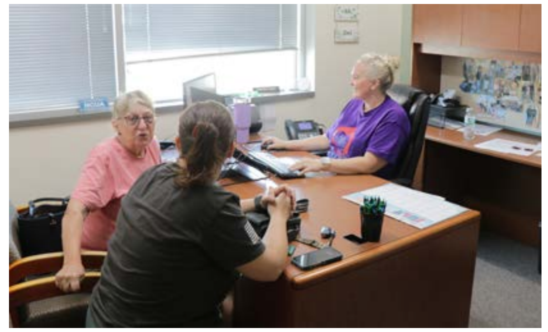
"Am I sure this is not a scam?"

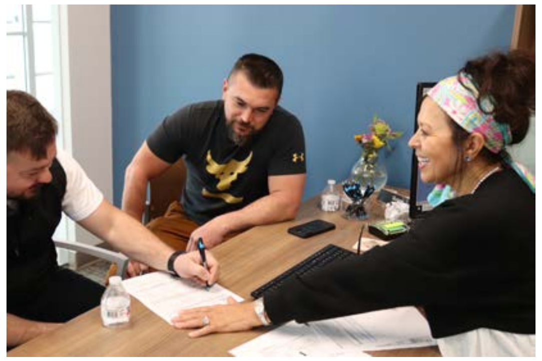
The following items are available to view online at www.1stmocu.org
You may also request a hard copy by contacting us at info@1stmocu.org or (314)544-5050

- Cardholder purchase and travel notice
- Debit transaction disclosure
- Holiday closings (also see Facebook)

BEFORE you start looking for a new car,
come see us to get pre-approved!

Let us help you get through
the car buying process!
Rely on our experience to make it easier!





If you need a new rig for the trails,
we offer loans for off-road vehicles and the
trailers to haul them!

Looking for a new vessel?
We've got very competitive rates on
boats and Jet-Ski's!!

We offer personal loans for anything you may need, vacation, renovation, debt consolidation, and anything else you can think of!

Our a VISA Platinum credit card has
a very low interest rate of
13.9%* APR!
Credit cards are a great way to build credit!

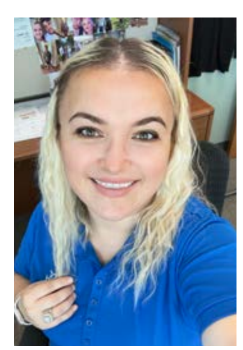
Truck driver?
We offer loans on semi-trucks and trailers!
our loan officers are very experienced and
ready to help!

*rates are subject to change

Whether you're looking for your
first home or your forever home,
our staff is very experienced and happy
to help you achieve your dreams!

Susan Rupp
NMLS#703689

Kimberly Taylor
NMLS#2491002



Amela Omanovic
NMLS#2271530

mortgagesolutions LLC
Your Home Loan Solution

Let your house work for you!
Take out a Home Equity Line of Credit with us!
You can use it for anything from home
improvements and debt consolidation.

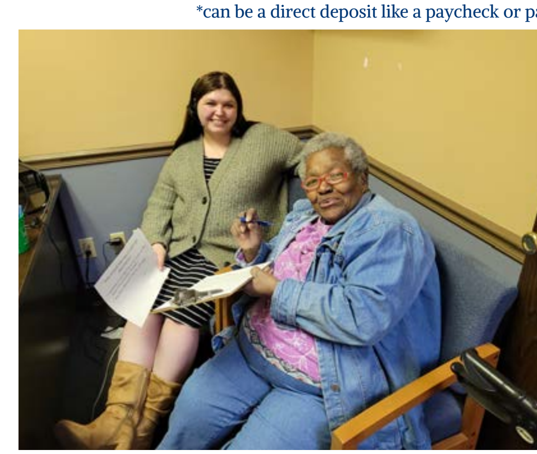
$AVE TO WIN

Want to Save and Win money at the same time?
Open a Prize-Linked Savings account and make monthly deposits to win!
You can win in many ways! Statewide, National, and Credit Union drawings that take place monthly and quarterly! See us for details.

High Interest Checking

Yields up to 4.27%*APY!
To qualify each month:
15 Debit card POS transactions
Sign up for E-statements
Have atleast 1 ACH item*

*can be a direct deposit like a paycheck or payment to a third party.



Money Market

Earn up to 2.25% APY!
On balances:
$2,000-$24,999 yields 1.25%*
$25,000-$49,999 yields 1.50%*
$50,000-$99,999 yields 1.75%*
$100,000+ yields 2.25%*

*Rates subject to change

Debit Rewards

Earn a nickel back with
every debit purchase!
We'll cover your ATM fees too
when you qualify!

We also offer investment services!
Contact Mark Gregor:
mgregor@midwesternsecurities.com
Extension 141

First Missouri Investment Services is a division of First Missouri Credit Union (FMCU). Securities are: not insured by the NCUA; not a deposit or other obligation of, or guaranteed by, the depository institution; subject to investment risks, including possible loss of the principal amount invested. Securities, Insurance, and Investment Advisory Services are offered through Midwestern Securities Trading Company, LLC (MSTC). Member FINRA/SIPC. MSTC and FMCU are not affiliated.

Father Albert Mayer
First Pastor of St. Andrew Parish

In 1910, the St. Andrew Workingman's Sodality started a savings club for its members, establishing what is now the deepest roots of all credit unions in Missouri. The founding membership gathered for the first time on July 7, 1927 and signed the charter that would be ratified as the first credit union established in Missouri

As we prepare to gather the membership for the 100th time on February 25, 2026, it is important to note that the credit union's purpose remains true to our founders vision all those years ago, and that the cooperative spirit remains alive in Missouri's oldest and longest serving credit union.

These excerpts are passages from the first annual report in 1928.

THE FIRST PURPOSE is thrift, fostered by depositing regularly small amounts of money, 25c or upwards a week with their Credit Union; these deposits apply against ownership of stock, the value of shares being Five Dollars. The co-operative principle of one vote per member, not one vote per share of stock is essential. The share capital is banked and invested to yield income, either as loans to members or in securities, or both.

TYPES OF LOANS: Loans are made to meet physician's, hospital, dentist, furniture and many other bills; to enable a family to put in coal or the winter's potatoes; to permit a member to pay his taxes, or to send a son or daughter to boarding school; and for many other purposes. See the manager and he will assist you.

In 1927 there was no place an average consumer could go to get a small dollar, remedial loan. To this day, credit unions exist to help consumers with access to affordable credit in times of need.

Be Part of the Credit Union Difference!

When you join our volunteer Board of Directors, Credit Committee or Supervisory Committee, you help make decisions that will benefit our members and the communities we serve for years to come!

To learn more about how you can volunteer:
Ruth Kargus, Chair
Nominating Committee
gkargus@hotmail.com
Steve Poniewaz
sponiewaz@1stmocu.org
1690 Lemay Ferry Rd.,
St. Louis, MO 63125
314-544-5050

St. Andrew's Credit Union 1927

Our first time opening the doors to serve our membership.

St. Louis Chapter of Credit Unions 1953

We currently have two employees serving on the Board! St. Andrew's volunteers were instrumental to its formation

New office on Lemay Ferry 1980

This is where our new building is now!

First Missouri Credit Union Name Change 1999

Our identity of who we are today!

First Missouri CREDIT UNION

1910 St. Andrew Workingman's Sodality Savings club

A group of people from church coming together to help each other.

1934 Missouri Credit Union League

St. Andrew's volunteers were a major part of forming the Missouri Credit Union League

1950s St. Martin of Tours joins Field of Membership

This was our first major expansion!

2006 Branch on Butler Hill

Our first branch, with more to come!

2026
100th Annual Meeting
February 25, 2026.
We're very excited to be celebrating our 100th Annual Meeting of the Membership!
RSVP and invitations will be available in January!
More details to come!