Section 3.1. Membership of this credit union shall consist of and be limited to:

1. Persons who live, work, worship or attend school in Story, Polk, Marshall, Crawford or Hardin Counties, and the contiguous counties, Hamilton, Grundy, Tama, Poweshiek, Jasper, Marion, Warren, Madison, Dallas, and Boone Counties, Ida, Sac, Carroll, Audubon, Shelby, Harrison, Monona, Woodbury, Adair, Calhoun, Greene, Guthrie, Webster, Butler, Franklin, and Wright, Clarke and Lucas Counties.

2. Members of the Iowa State University Alumni Association;  
3. Members of the Iowa State Education Association;  
4. Members of the Vail & Westside Presbyterian Church Credit Union as of the date of merger, February 1, 2005;  
5. Members of the Heartland Credit Union as of the date of merger, September 2, 2003;  
6. Employees of Farmland Foods, Inc., Denison, Iowa;  
7. Members of the Iowa National Guard Credit Union as of the date of merger, April 1, 2003;  
8. Members of the Iowa Army and Air National Guard;  
9. Members of the First Farmers Credit Union as of the date of merger with the Iowa National Guard Credit Union, June 10, 1986;  
10. Members of the Western Union Employees Credit Union as of the date of merger with the Iowa National Guard Credit Union, September 31, 1986;  
11. Active, reserve and retired members of the Uniformed Services of the United States living or stationed in the State of Iowa;  
12. Members of the Armstrong Employees – Local 164 Credit Union as of the date of merger, March 1, 2003;  
13. Members of the Frye Manufacturing Employees Credit Union as of the date of merger with Armstrong Employees – Local 164 Credit Union, September 30, 1979;  
14. Members of the Machinists District #118 Credit Union as of the date of merger with the Armstrong Employees – Local 164 Credit Union, October 23, 1986;  
15. Members of the Dunham Employees Credit Union as of the date of merger, January 1, 2003;  
16. Members of the ISEA Credit Union as of the date of merger, June 1, 2002;  
17. Members of the West Suburban Credit Union as of the date of merger with ISEA Credit Union, December 1, 1995;  
18. Members of the Delavan Credit Union as of the date of merger with ISEA Credit Union, September 1, 1991;  
19. Employees of Horace Mann Insurance, Mason City, Iowa, Cerro Gordo County;  
20. Employees of ITW Paslode Manufacturing, Oskaloosa, Iowa, Mahaska County;  
21. Employees of such employee groups as may be approved from time to time by the Superintendent;  
22. Including persons related to the primary member or the primary member’s spouse of the above by the first, second, or third degree of consanguinity or affinity, including biological children, adopted children, step children, legal custody/guardianship, biological siblings, stepsiblings, and such relatives of a deceased member or deceased member’s spouse by blood or by marriage.  
23. Including persons living in the same household. Household is defined as persons living in the same residence maintaining a single economic unit;  
24. Corporations, organizations, partnerships, institutions, associations and other business entities of any kind, whether incorporated or not incorporated, their subsidiaries, successors, affiliates and divisions, which have a place of business in the counties identified in item #1.  