

# WELCOME TO THE FAM1LY

When your organization became (what we call) a Select Employer Group, you and your family became eligible for credit union membership at no cost to you! We offer a full suite of personalized tools, advice, and services—all to help you save, spend, borrow, protect your assets, and invest in your future.



**MEMBERS 1<sup>st</sup>**  
FEDERAL CREDIT UNION

**OPEN AN ACCOUNT >**



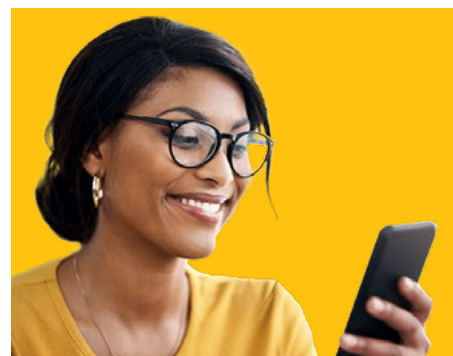
## MEMBERSHIP HAS ITS BENEFITS

- Members 1st is a financial cooperative focused on giving back to our members.
- When you choose to open an account with us, you'll enjoy the rewards of our profits in terms of lower loan rates, better savings rates and fewer fees.



## BRANCHES NEAR YOU

- Mobile tools are great, but sometimes what you really need is a face-to-face conversation (and maybe a lollipop).
- Our members tell us walking into our branches is like entering their home. At a time when just about everything is going digital, we're opening new branches in new locations and creating a more personalized experience for you.



## A CONCIERGE IN A MOBILE APP

- That's right. And no, it's not a chat bot or an overseas help desk. Concierges are local associates here to help you set and achieve your savings, spending and borrowing goals.
- Our mobile app gives you 24/7 digital access to check your balance, deposit checks, send money, chat with us, and more.



## COMMUNITY ALWAYS

- You'll see us throughout all the counties we serve, participating in countless community and charitable events, helping to make our region the best it can be for everyone's well-being.
- From volunteering our time to supporting charitable causes, we are committed to serving those around us in ways that go beyond financial services.



MEMBERS1ST.ORG | (800) 237-7288 | FEDERALLY INSURED BY NCUA. | WE PUT OUR MEMBERS FIRST.



Columbia Ave 2-21-001

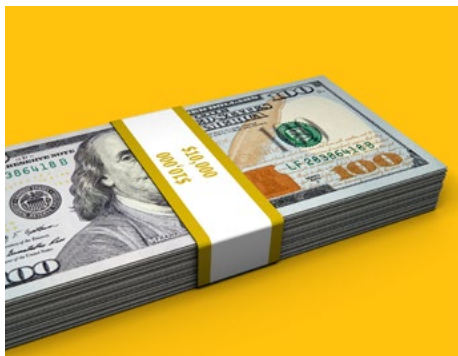
# FLEXIBLE TERMS & GREAT LOW RATES

Sound too good to be true? We'll always do what we can to help you get the money you need—that's just how we treat our members.

M<sup>1st</sup>

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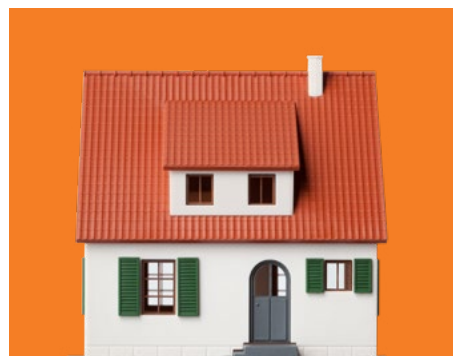
## PERSONAL & HOME EQUITY LOANS & LINES OF CREDIT

- We have loans and lines of credit that are designed to provide financial flexibility with a competitive interest rate.
- Our Home Equity loan products can help with the planned and unexpected. We can help you borrow up to 100% of your home's value. Visit our website to apply now.



## VISA® CREDIT CARDS

- Transfer high interest credit card balances you have at other financial institutions to your Members 1st Visa Credit Card.
- We may be able to help you save money with our current Visa Balance Transfer offer.
- Our Visa Signature® Rewards Credit Card offers a choice of cash back or points.



## MORTGAGE PROGRAMS

- Owning your own home is all about peace of mind—and having the right mortgage plays a huge role. We can help with mortgage pre-qualifications and affordable financing for first time home buyers, with minimal out-of-pocket expenses (up to 100% financing!). Traditional mortgages with FHA & VA financing—we can help with that, too.



## TOP-RATED INSURANCE COVERAGE\*

- Protecting what you care about shouldn't be complicated or unaffordable. We offer a full range of personal, group, auto, health, and life insurance plans through the most respected insurance companies in the business.

*\*The insurance products offered are not a deposit and are not federally insured or guaranteed by Members 1st Federal Credit Union.*



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