

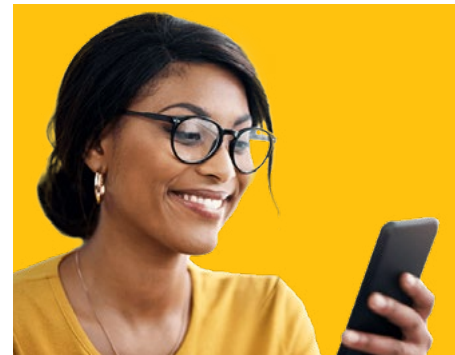
WELCOME TO THE FAM1LY

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 1st
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.

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.



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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.*