



LET'S MEET YOUR FINANCIAL NEEDS, TOGETHER.

At Members 1st, we understand the unique financial needs that professionals have. Let's have a conversation about how we can help you meet your goals. Through our new and innovative concierge service, you have access to a personal concierge—your go-to financial expert, who can guide you through our products and services.

To learn more, contact us at



PERSONAL & HOME EQUITY LINES OF CREDIT

- We have lines of credit that are designed to provide financial flexibility with a competitive interest rate.
- Our [Home Equity Freedom](#) product offers a line of credit with the ability to lock in a fixed rate. Financing up to 100% loan to value. Ask for details.



STUDENT LOAN CONSOLIDATION

- We can help you [refinance your student loans](#) up to \$200,000. No origination fees. Receive a 0.25% rate reduction for automatic payments.
- Variable or fixed rate loan options available. Contact our Student Loan Call Center at (800) 369-4980.



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

- Mortgage Pre-Qualifications
- First Time Home Buyers—affordable financing with minimal out-of-pocket expenses (up to 100% financing!)
- Traditional Mortgages—FHA & VA financing available
- Construction and Land Loans
- Professionals & Physicians Mortgage Program
- Refinancing & Home Equity Lines of Credit
- [Mortgages](#) available in Pennsylvania, Maryland, Delaware, Florida, New Jersey, North Carolina, South Carolina, and West Virginia



INVESTMENT SERVICES & WEALTH MANAGEMENT*

We assist and advise on:

- Retirement planning including transition of former employer retirement accounts (rollovers)
- Comprehensive wealth/estate planning consisting of a combination of investment and life insurance work
- Generational wealth transfer
- A broad array of [investment and insurance strategies](#) to help prepare for future needs and life goals

**The investment products sold through LPL Financial are not insured Members 1st Federal Credit Union deposits and are not NCUA insured. Please read our important information pertaining to Member 1st Investment Services and Wealth Management at [members1stinvestments.com](#).*