

# Let's meet your financial needs, together.



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

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 financial needs. Through our new and innovative concierge service, you have access to a team of real people who can come to you with the expertise and experience to guide you through our products and services.

Contact us at [DCBA@members1st.org](mailto:DCBA@members1st.org) to learn more.

## Here are some things your concierge can help with:

### 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.

### Health Savings Accounts



This is an alternative way to manage and pay for [medical expenses](#). Qualified contributions are fully tax-deductible and qualified distributions are tax-free.

### 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.

### Monthly Certificate Specials



Ask us about our [monthly certificate savings specials](#). Bonus rates apply to members who qualify for [Member Loyalty Rewards](#).

### 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



#### Professionals Mortgage Program & Medical

#### Professionals Mortgage Program

- No down-payment required
- We allow for a 45% debt-to-income ratio
- Multiple Adjustable Rate Mortgage (ARM) products available
- No mortgage insurance required
- Maximum loan amounts: \$1 Million (Medical) \$750,000 (Professional)

#### Construction & Land Loans

#### Jumbo Mortgages

#### Traditional Mortgages— FHA & VA Financing

Available

#### Refinancing & Mortgage Pre-Qualifications

[Mortgages](#) available in Pennsylvania, Delaware, Florida, Maryland, New Jersey, North Carolina, South Carolina, Virginia and West Virginia.

### Wealth/Investment 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

*\*Please read our important disclosure information pertaining to Members 1st Investment Services and Wealth Management at [www.members1stinvestments.com](http://www.members1stinvestments.com).*

Visit [members1st.org](http://members1st.org) for current offers.