### BUSINESS **SPOT**LIGHT

### We Mean Business at



# MEMBERS 1st

Every business starts with a spark—and at Members 1st Federal Credit Union, we support businesses across Pennsylvania with smart financial tools and local, personalized guidance to keep your legacy growing strong.

#### What sets Members 1st apart when it comes to supporting local businesses?

We're more than a financial institution—we're your partner. We take the time to learn about your goals, challenges and plans for the future. Then, we work alongside you to create real solutions tailored to your business.

#### What tools does Members 1st offer to help businesses succeed?

In today's fast-paced world, managing cash flow efficiently—and securely—is more important than ever. That's why we offer a full suite of business services designed to keep things running smoothly, so you can stay focused on what you do best.

#### M Payments and Deposits

From ACH and wire origination to scanner-based and mobile check deposits—we make it simple to send, receive and manage money.

#### M Cash Flow Optimization

Put your money to work with automatic sweep services that move excess funds between accounts so you can earn interest, reduce debt or maintain liquidity.

# M Fraud protection and account security

"Your invoice #29241 is past due. Click this link to pay now"

Sound familiar? Scammers are growing sneakier—but we're getting smarter. Tools like Positive Pay, ACH filters and real-time alerts help detect fraud before it steals your time—and your funds.

# M Free resources for financial well-being

Access everything from personalized counseling, credit score reporting and webinars to gain the knowledge and guidance you need to make confident financial decisions.



### What other services are available to business owners?

Whether you're handling the day-today or planning for long-term growth, we've got the support you need:

- Flexible business accounts to manage cash flow and earn interest
- Business credit and debit cards for secure, convenient spending
- **Commercial lending options** for real estate, equipment and more
- Online and mobile tools to keep you connected and in control
- A dedicated personal concierge who knows your name—and your goals

## Ready to grow your business with Members 1st?

Becoming a business member is easy. Visit members1st.org/business, stop by your local branch or connect with our team to get started.\* With the right partner, your big business dreams really can come true.

Federally insured by NCUA.

\*Prospective members must meet current eligibility requirements.



