

MEMBERS 1ST – SINKING SPRING



MEMBERS 1st
FEDERAL CREDIT UNION

The beginning of a new year offers the chance to dream big and reevaluate your business goals.

At Members 1st, our members are at the core of everything we do, and as part of the credit union “people helping people” philosophy, we remain focused on providing meaningful, personalized service to our business and consumer members as they navigate everyday concerns.

No matter what season of saving or spending your business is in, Members 1st can help you live your best financial life and meet your goals.

Let’s Talk Business Savings

If you are a business owner or entrepreneur looking to build your business’s savings, higher dividend rates on a certificate can be extremely beneficial. A certificate is a low-risk investment with a fixed rate of return that allows you to earn money on the funds you have deposited for the term or specific period of time of the certificate, whether six months or 60 months. The higher the dividend rate, the greater opportunity to grow your savings to achieve a future savings goal or to increase your business’s emergency fund.



MEMBERS 1ST – EXETER

We offer our members several certificate options, so no matter your income, industry or goals, there is an option for everyone. Our business members can take advantage of certificates with flexible terms, certificates that allow you to withdraw your money when needed without penalties or fees, and certificates known as bump-up certificates, which ensure our members do not miss a better rate after they have opened a certificate. Visit [Members1st.org/certificates](https://members1st.org/certificates) to find the right low-risk, high-yield option for you and your business.

We know that each business's savings needs are as unique as the products or services they offer. Our savings options are simple and flexible. In addition to certificates, we offer business savings accounts and money markets with tiered rates that grow with your money. Once you have grown that money to your liking, our wealth advisors can work with you to create a plan based on your goals.

Services for a Smooth Business Financial Journey

Our Cash Management Services are designed to help your business operate efficiently. From business online banking, account solutions and payment solutions

to receivables management and risk management tools, our time-saving services will make managing your business easier than you ever thought possible.

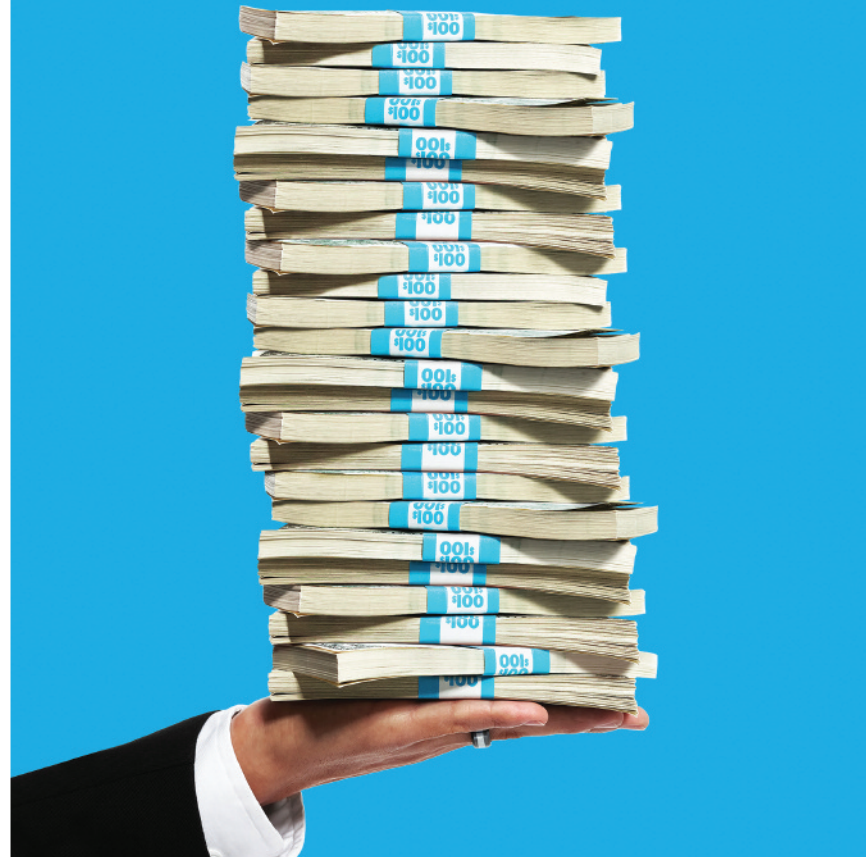
Helping You When and Where You Need Us

Running a business and keeping on top of all your finances can seem daunting without the right tools and guidance. Let us help you take big steps in your journey to financial success with our MyConcierge™ service. Available to all members, our concierge is a local associate offering you personalized guidance on spending, saving and planning for the future. They're always ready to offer help and answer your questions—or connect you with one of our experts who can. You can learn more at members1st.org or by visiting any of our branch locations.

We know our members appreciate flexibility. We are available on whatever platform you prefer to use, including 24 hours a day, seven days a week through mobile and digital banking. Call us, email us or stop by any branch location for a chat. No matter which option you choose, you receive the same level of personalized member service.

STACK UP YOUR SAVINGS

Get started today. Open a certificate.



MEMBERS 1st
FEDERAL CREDIT UNION

▶ [MEMBERS1ST.ORG/CERTIFICATE](https://members1st.org/certificate)

FEDERALLY INSURED BY NCUA

**Visit
[Members1st.org](https://members1st.org)
to find your local
Berks County
branch.**



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