

# We are MCU Members. Not Customers!



## Benefits of MCU Membership

- Member owned: not-for-profit organization
- Strong, safe and financially stable
- Great low rates on Auto Loans, Mortgages, and Personal Loans
- Low- rate VISA® credit cards
- Direct Deposit or Automatic Payroll Deductions for loan payments
- Paycheck available the day before payday\*
- Overdraft protection of \$250 with Direct Deposit\*\*
  - Without a credit check
- Unlimited check writing

**Open an account today with Direct Deposit or Payroll Deduction.**

## Products

- Savings account (CD, MM, IRA and more)
- Checking account
- Auto Loans
- Mortgages
- Personal Loans
- Youth Accounts
- Education Assistance Loan
- Holiday and Vacation Club Accounts
- Refinancing & Home Equity Line of Credit

## Services

- Free Online Banking
- MCU Bill-pay , e-Statements
- MCU Mobile Banking App
- Debt Consolidation
- Credit Counseling
- Money Orders
- Mail Banking
- Text 692667 for ATM Locations

\* For most employment groups.

\*\* Overdraft Protection is a loan (Subject to approval for lines of credit that do not meet Automatic Overdraft Line of Credit requirements ), the terms of which are set forth in the "Overdraft Protection Line of Credit Agreement."

Federally insured by NCUA

