

get more.



MCU

Strong. Trusted. Growing.

MCU offers you:

- ▶ Checking
- ▶ Money Market
- ▶ CDs
- ▶ IRAs
- ▶ Online Banking
- ▶ Auto Loans
- ▶ Credit Cards
- ▶ Mortgages
- ▶ Personal Loans
- ▶ Convenient ATMs

nymcu.org



Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.



MCU 550
10/10

Member's Guide



MCU members

For almost a century, Municipal Credit Union has built a strong, stable financial institution that has focused on what's best for you: ensuring your financial goals are met by providing superior personal service and quality financial products.

MCU gives you excellent rates on savings and loans to go along with exceptional service. For more information on how to join MCU, call **1-866-JOIN-MCU** or visit us at nymcu.org today!

- Savings
- Checking
- Loans/Credit Cards
- Other Services

MCU Strong
Trusted
Growing
MUNICIPAL CREDIT UNION

Savings

Products	Description
Share Account	<ul style="list-style-type: none"> A savings account that establishes you as a “member” of MCU. With an MCU Share Account, you earn increasingly higher dividends as your balance grows. Opening a Share Account gets you an MCU Cash Connection Card, providing access to your funds 24 hours a day at thousands of ATMs worldwide.
Share Certificate of Deposit (CD)	<ul style="list-style-type: none"> A savings account that offers excellent fixed rates and a variety of terms that will help you meet your long or short term savings goals with a minimum deposit of \$500. With a Share Certificate of Deposit you can earn higher dividends than with a basic savings account.
Deposit Plus Share Certificate Account	<ul style="list-style-type: none"> An 18-month Certificate that offers high interest rates with a low minimum deposit of \$250. Additional deposits can be made automatically throughout the account’s term via Direct Deposit or Payroll Deduction.
Money Market Account	<ul style="list-style-type: none"> A savings account that requires a \$2,500 initial deposit and earns high interest rates. Benefits include limited check writing ability, convenience, and liquidity. Add additional funds to your MCU Money Market Account via Direct Deposit or Payroll Deduction.
Holiday/Vacation Club Accounts	<ul style="list-style-type: none"> A specialized savings account that helps you save for holiday and vacation expenses. Only \$5.00 is required to open a Holiday or Vacation Club Account, and at the end of the one year term your money can be automatically deposited into your FasTrack Checking or Share Account for easy ATM access.
Individual Retirement Account (IRA)	<ul style="list-style-type: none"> An account that allows you to accumulate funds for retirement. Choose between a Traditional IRA, which allows tax-deductible contributions until age 70 1/2, or a Roth IRA, which allows tax-free earnings in the future.
Youth Club Accounts	<ul style="list-style-type: none"> Teach your children the value of saving while earning excellent dividends rates. Our Youth Club Accounts include Smart Apple Savers (newborn – 12 years old) and Future Investors (13 – 21 years old) accounts.

Checking

Products	Description
FasTrack Checking	<ul style="list-style-type: none"> A checking account that offers you a safe, flexible, and free option for money management. Get your paycheck faster and easier with Direct Deposit, or allocate a fixed amount of money from your paycheck to be automatically withheld and credited directly to another MCU account or loan via Payroll Deduction.
MCU Check Card	<ul style="list-style-type: none"> Provides access to your FasTrack Checking Account at ATMs 24/7 and allows you to make everyday purchases wherever VISA® Debit cards are accepted.

Loans/Credit Cards

Products	Description
Auto Loans	<ul style="list-style-type: none"> An auto loan with low rates, flexible terms, and more options to make buying or refinancing a new or used car easy. Getting an MCU auto loan is simple: get pre-approved, select your car and dealership, and drive away with lower payments from MCU.
Unsecured Personal Loans	<ul style="list-style-type: none"> A personal loan with excellent rates to members who qualify, plus choices in rates and terms.
Share Secured Loans	<ul style="list-style-type: none"> Borrow against the money you already have on deposit in your Share account. When borrowing against your money, you get one of our lowest loan rates and continue to earn high dividends on your savings.
Mortgage & Home Equity Line of Credit	<ul style="list-style-type: none"> MCU offers a full range of fixed and adjustable rate mortgages with low interest rates. Make convenient payments from your FasTrack Checking account, through Direct Deposit, or with Payroll Deduction.
VISA® Cards (Secured, Classic, Gold and Platinum)	<ul style="list-style-type: none"> MCU VISA® Cards feature low interest rates, no annual fee, no hidden fees, a 25-day grace period on purchases, and give you purchasing power anywhere VISA® Cards are accepted.

Other Services

Products	Description
MCU Online Banking	<ul style="list-style-type: none"> Manage all of your MCU accounts from the convenience of your home or office, 24 hours a day. Enroll today! Visit nymcu.org.
BillPay and e-Statements	<ul style="list-style-type: none"> BillPay gives you the flexibility to make secure payments to most institutions and individuals. e-Statements allow you to receive your monthly statements faster and easier.
Touch Tone Teller	<ul style="list-style-type: none"> Turn your telephone into a secure extension of your local branch! With Touch Tone Teller, you can safely and easily manage your MCU Accounts 24 hours a day.
Identity Theft Protection	<ul style="list-style-type: none"> MCU provides help to those who are victims of Identity Theft. If you think your MCU accounts have been compromised, let our Fraud Department know immediately by completing and submitting a Fraud Investigation Request form at www.nymcu.org.
BALANCE Pro	<ul style="list-style-type: none"> A free financial fitness program that offers beneficial tools and information to help you maintain your financial stability. Services include money management counseling, debt management, housing counseling, and online education.