



News From Your Credit Union

Quick Links

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[About us](#)

[Savings](#)

[Loans](#)

[Contact us](#)

Holiday Hours

Thanksgiving Week

Wednesday 12:00-5:30
Thursday Closed
Friday Closed
Saturday 9:00-12:00

Christmas

Saturday 12-24 Closed
Monday 12-26 Closed

New Year's Day

Monday 1-2 Closed

Our remote services, MCU@Home by smart phone or computer and MCU Audio Response available 24/7. Use your debit card to withdrawal at locations nationwide.



Like us today on Facebook and keep up with our latest news...



[Follow us today!](#)

[Buy A Quality Used Enterprise Car and Save Even More](#)

Because of our special relationship with Enterprise Car Sales, during December you will save an additional

November 23, 2016

**Happy Holiday Season!
We have a Lot of News to Share!**



**Need \$\$\$ for the Holidays?
We can help with two options!**

Borrow up to \$20,000 for up to 36 months as low as 2.99%. Normal underwriting criteria apply.

Borrow up to \$1,000 for up to 12 months as low as 4.99%. This is a short term loan with simple underwriting requirements. Must be a member for at least 3 months and not have been negative or delinquent at MCU in the last 6 months.

*Equal opportunity lender. Your individual loan rate will be based on your credit score. Talk to Vanessa or Elsa today!

You Can Help us Make a Child's Christmas Brighter in Two Ways

We are collecting new, unwrapped toys for Toys for Tots, and we also have an Angel Tree that requests specific gifts for local children in need that will be distributed by Greenwich Social Services. All gifts must be in by Saturday, December 17. Please stop in or call for more information.

No Time to Shop? VISA Gift Cards at MCU

MCU has VISA gift cards in a number of designs. Whether you want a \$20 card or a \$500 card, the price is the same - just \$3.95 per card. Stop in while supplies last.

MCU Staff Celebrates the Holidays by Giving Back to the Community



MCU Staff have been busy little elves, donating our time at Neighbor to Neighbor in Greenwich stocking the food pantry, serving clients, and organizing the clothing donation room. The highlight was providing two young clients with their first bicycles, bought by staff from our Jeans on Fridays account. We were also able to give

Neighbor to Neighbor a sizable donation, thanks to your candy purchases in the office. [Learn more here.](#)

In December we will be organizing the parent shopping store at Kids in Crisis and sponsoring a Zumbathon that will raise funds for our Stamford Financial Reality Fair for area high schools students.

Come participate at the Zumbathon on December 4, 12:30 to 3:30 at the Stamford Athletic Club and improve your health while helping us improve the financial health of our youth!

[Details are provided here.](#)

Non-Citizen Lending Incubator

MCU is proud to be participating in a non-citizen lending project with the Filene Institute, the think tank and innovator of the credit union

1% off of our already low sale rate and receive a \$100 gift card! Yes, as low as 1.24% for 5 years* with pre-approval for a quality Enterprise used car! Please click on heading to view their inventory.

Contact us for pre-approval and a referral.

*Your individual rate will be based on your credit score. Equal Opportunity Lender.

[Our Online Auto Buying Tool Just Got Even Better!](#)

Do you know it takes the average buyer 2-3 months to choose their new or used vehicle? Now you can shop from the comfort of your own home on Everything Automotive. Compare makes and models, available vehicles and dealers. Even take a virtual test drive.

Apply for your auto loan before you go to the dealer and receive .25% off of your already low MCU rate.

Please click on heading to learn more.

[VISA Alerts are now Available on Your MCU VISA Card](#)

Please help us fight fraud and monitor your VISA card. Set up purchase transaction alerts for your MCU Visa Credit Card. Transaction alerts can help cut fraud by up to 40%. We have 2 options for getting alerts.

Please visit our [website](#) for more information.

[Simply Your Life With Remote Check Deposit](#)

If you own an Apple or Android smart phone, you can now make your deposits with your cell phone, iPad or tablet. Instead of driving across town, fighting traffic, climbing to the second floor with children in tow, racing to beat the clock or waiting for snail mail! Sign up is quick and easy. Please click on the heading and get started today!

movement. We understand that there are many hard working, productive members of our community that are not able to receive financial services because they have a tax ID number rather than a social security number. They are forced to go to predatory lenders and check cashers and we believe that we can serve a role in their financial lives. We are looking forward to making a difference in the quality of these member's lives!

Congratulations to Kathy Chartier, President

Kathy was recently presented with the 2016 Individual Achievement Award by the National Credit Union Foundation. She was recognized for her international involvement with credit unions, starting with her role in the development of the International Partnership Between the Credit Union League of Connecticut and the Cooperative Credit Union League in Trinidad and Tobago in 2002. Kathy has been a frequent visitor to Trinidad and Tobago as well as a mentor for the Credit Union Development Education Program 7 times in the Caribbean and once in Kenya, Africa. She has also helped bring financial education to teens in Trinidad and teens and adults in Kenya. Kathy says "My international involvement has helped me bring a different perspective to MCU and has enriched my credit union career immensely".

A Message From the Board Of Directors The Value of Membership in MCU

We strive to give our members good value with everything we do at MCU, whether it is the open hours and electronic conveniences that you are looking for, loans with great rates and no small print, or staff that know your name and give you personalized service. We have never been able to quantify the financial value of your membership before. The Credit Union National Association recently compared our rates and fees to other financial institutions in Connecticut and we are proud to announce that we save our members \$158 per household per year. In other words,

We Save Our Members Over \$330,000 Per Year!

MCU is a Not-For Profit Financial Cooperative

As a Cooperative we exist solely to serve you, our members. We serve a defined community which includes anyone who lives, works, worships or attends school in Fairfield County, Connecticut, and their family members. We have a volunteer Board of Directors, and all of our resources are reinvested into the community in the forms of improved services and lower loan rates and fees. We exist to fulfill our motto, "Making Loves Better".

We welcome your feedback, suggestions, and volunteer inquiries at any time. Please feel free to contact us..

Wishing you all a safe and happy holiday season!



Cooperatively,

Members Credit Union

