

OUR HERITAGE OUR PRESENT OUR FUTURE

Members Credit Union was started in 1935 by nine school teachers who were not able to get small loans at the local banks. They came together to form a cooperative, pooled their money and lent it to each other. They were proud to help each other meet their needs. Through the years we expanded our services to include other school staff and some of the private schools and companies in town. As that expansion took place, MCU learned that there were still many people within our community that were not being well-served at banks and needed our services as much as those original teachers did. In 2002 we made the decision to become a community credit union and expand our outreach to the underserved. Now 15 years later, we have received the Juntos Avanzamos (Together We Advance) designation for our outreach to the Hispanic community, and in 2018 were awarded with two national awards, Credit Union Hero and Trailblazer Award for Service to the Underserved. We continue to grow our services to those in the community, whether well off or challenged financially and see a bright future ahead for Members Credit Union and the members we serve. Come and join us!

Juntos  Avanzamos™

WE'RE HERE FOR YOU WHEN YOU NEED US.

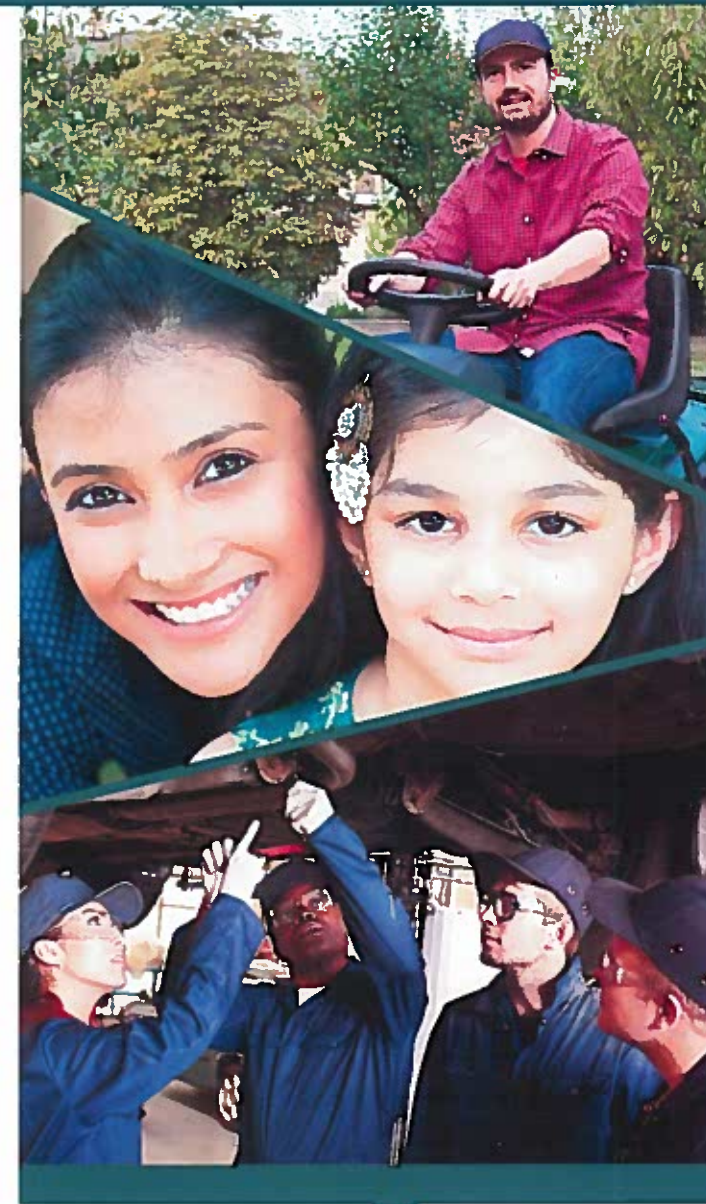
Cos Cob Branch
126 East Putnam Avenue
Cos Cob, CT 06807



Phone: 203-622-6050
MCU by Phone Audio Teller: 203-622-6052
Email: info@memberscu.coop

Hours
Monday 8:00 AM - 5:30 PM
Tuesday 8:00 AM - 5:30 PM
Wednesday 12:00 PM - 5:30 PM
Thursday 8:00 AM - 6:00 PM
Friday 8:00 AM - 5:30 PM
Saturday 9:00 AM - 12:00 PM

www.memberscu.coop



making lives better
Members
Credit Union

WELCOME TO MEMBERS CREDIT UNION!

Members Credit Union (MCU) is your full-service financial cooperative partner, helping you achieve financial security. We are different than other financial institutions, not-for-profit, but for service, focused on our member/owners. What does that mean for you?

- We have a local membership. 85% of our members live, work, attend school or worship in Fairfield County. Your money stays in your community to benefit you, your friends, family and neighbors.
- We have a volunteer board of directors elected from the membership. They make decisions to benefit the membership based on their love of the credit union rather than to make a profit for stockholders.
- Our staff interacts daily with members, not customers. We make every effort to bring you the best service possible. We exist to serve you and our daily goal is "making lives better".
- We offer affordable financial solutions and all staff are certified financial counselors.

Opening an account is easy:

- Come to the office with a government issued picture ID and proof that you live, work, worship or attend school in Fairfield County, CT.
- Deposit \$5 to open a savings account

SAVINGS SOLUTIONS

Regular Savings Accounts

- Establishes credit union membership
- \$5 minimum opening balance

Share Draft Checking

- No minimum balance
- No monthly service fees or per check charges
- Overdraft Protection available
- Free MasterMoney Debit Card
- Access to more than 55,000 surcharge free ATMs on the AllPoint Network

Money Market Account

- Tiered dividends
- \$2,500 minimum opening balance
- Three free withdrawals per month

Club Accounts

- Holiday Club
- Vacation Club
- U-Name IT Account

Save to Win – Prize-Linked Savings

- Win up to \$5,000 per quarter
- Guaranteed \$25 or \$100 winner monthly
- Build incremental savings habits

Change for Life Account

- Save for life's emergencies
- Premium rate, rewards and financial education
- Painless saving, change transfers automatically from checking account

Ask us for full details about any of our accounts.

LOAN SOLUTIONS

MCU is a holistic lender. We don't grant loans based on a computer model. We look at each individual's full picture, including credit score and ability to repay, but also their life circumstance. We make every effort to meet our member's needs whether they have perfect credit or have some issues. We help you get on the right track to meeting your financial goals.

We offer a wide variety of loans:

- New and Used Auto Loans
- Boat and Motorcycle Loans
- Second Mortgages
- Home Equity Lines of Credit
- Home Improvement Loans
- First Mortgages (through our lending partner Norcom Mortgage)
- VISA Credit Cards
- Personal Loans
- Share Secured Loans
- Student Loans
- Quick Loans
- Credit Builder Loans
- Citizenship Loans

TECHNOLOGY SOLUTIONS

- MCU @ Home Online & Mobile Banking
- Mobile Remote Check Deposit
- MCU by Phone Audio Teller
- E-Statements
- Billpay
- Online Loan Application