



MUTUAL SECURITY

Your Community Credit Union

Main Office

23 Hubbard Road
P. O. Box 340
Wilton, CT 06897-0340
Toll Free: (800) 761-2400
Phone: (203) 761-2400
Fax: (203) 761-2440
www.msccu.net

Account Services Information

CashLine

(800) 227-4546
(203) 761-2444

Visa Credit Card Lost/Stolen

(800) 449-7728

VISA Balance & Payment Information

(24-hour): (866) 820-3272

VISA Check Card

(800) 554-8969

Loan Rates, Applications and Convenient Locations

For current information call or visit us online at
www.msccu.net.

Member Services



MUTUAL SECURITY
Your Community Credit Union





Full Service

Mutual Security Credit Union is proud to offer a full range of financial services, enabling our members to turn to us for all their financial solutions.

Savings and Investments

Choose from a variety of savings accounts earning competitive dividend rates. Deposits are insured up to \$100,000 by the NCUA, a U.S. government agency; IRAs are separately insured up to \$250,000.

- ▲ Savings Accounts
- ▲ Money Market Accounts
- ▲ Individual Retirement Accounts
- ▲ Certificates of Deposit
- ▲ Health Savings Accounts
- ▲ Holiday/ Vacation Club Accounts
- ▲ Youth Programs

Consumer Loans

We have loans for virtually every need. And you'll find our rates hard to beat.

- ▲ New or Used Vehicle Loans (Autos, Trucks, RVs, Boats, Motorcycles)
- ▲ Education Loans
- ▲ Personal Unsecured Loans
- ▲ Cash Plus Credit Line for overdraft protection
- ▲ Secured Loans (Savings, Certificate, Stock, Auto)
- ▲ VISA® Credit Cards (Platinum, Platinum Premium, and Platinum Elite)

Home Loans

We have a complete line of Mortgage Programs with over 30 options to choose from.

- ▲ Mortgages (100% financing available)
- ▲ Refinancing
- ▲ Home Equity Loans/Line
- ▲ Bridge Loans
- ▲ CHFA Loans
- ▲ Reverse Mortgages

www.mscu.net
Loan approval in minutes.

Checking

Our money-saving checking accounts offer you the flexibility to bank when, where and how you choose. Whether it's from home, the office, at one of our convenient branches, or on the road, MSCU has a checking account just right for you. Choose the one best suits your lifestyle.

Choose from 3 attractive plans:

- ▲ **CLASSIC** – A COMPLETELY FREE checking account. NO monthly fees or minimum balance requirements.
- ▲ **ADVANTAGE** – Competitive interest-earning checking account/1 free box of duplicate checks yearly/Free with Direct Deposit (Free with a \$100/wkly/avg or a \$3 mo. fee applies if minimum requirements are not met.)
- ▲ **ULTIMATE** – High-yield interest-earning account on balances up to \$25,000 and a great APY on balances over \$25,000 per qualification cycle when requirements are met. You will also receive ATM fee refunds of up to \$15 per qualification cycle when requirements are met.

With **ALL** our checking account programs you also get:

- ▲ FREE First Box of Checks
- ▲ FREE Online and Phone Banking
- ▲ FREE Online Bill Pay with MemberPay™
- ▲ No Per Check Charges
- ▲ Unlimited Check Writing
- ▲ Surcharge Fee-Free Transactions at all MSCU, Allpoint, SUM and Co-Op ATMs (optional program)
- ▲ Fee-Free Cash Plus Credit Line for Overdraft Protection
- ▲ ATM/VISA® Bonus Check Card

ATM/VISA Bonus Check Card:

Sign up for our VISA Bonus Check Card and you'll earn points on qualifying purchases that you make every day such as groceries, gas for the car, dry cleaning, pharmacy, etc! Redeem points for fantastic merchandise, gift certificates to major retailers, travel and much more!

At Your Service

You can access your MSCU accounts at any time of day or night. Our convenient electronic access services make it easy!

CashLine (Telephone Banking)

With CashLine, MSCU is as close as the nearest touch-tone telephone. Use this free automated service to:

- ▲ Transfer funds between accounts
- ▲ Determine which checks have cleared
- ▲ Review recent account activity
- ▲ Have a withdrawal check mailed to you

WebLine (Online Banking)

This free service lets you use your personal computer to:

- ▲ View account history and balances
- ▲ Pay bills
- ▲ Transfer funds between your family's accounts
- ▲ Have a withdrawal check mailed to you
- ▲ Obtain savings and loan rates

Payroll Deduction and Direct Deposit

We accept payroll deduction and direct deposit from any employer and the direct deposit of government, retirement and Social Security checks.

How to Join

It's easy as 1, 2, 3

1. Complete a Membership Application
2. Submit Proper ID - (Valid forms of picture ID include: current Driver's License, Passport, Alien Card, and Military Service ID.)
3. Deposit \$5 or more and you are a member! (\$5 initial deposit is the minimum balance required in a Member Savings Account.)



*We look forward
to serving you.*