

Checking Accounts

You probably use your checking account every day, so we've made sure that your MCCCUCU checking account accommodates your every need. Your funds are easily accessible through ATMs, MasterMoney Debit Card and with our Web Branch, Bill Pay and SpeedyLine audio-teller. Best of all, MCCCUCU checking is free.

No monthly service fees

Unlike banks, we don't charge you to use your money.

No minimum balance requirements

Keep your money in a savings account where it can earn dividends, then transfer your funds when needed.

No per-check charges

Write as many checks as you wish, at no cost to you.

Plus, our checking accounts feature these convenient services:

You don't have to write a paper check to use the funds in your checking account. These electronic services make it easy to pay for groceries, buy gas, dine out, shop online or by phone, and much more.

• ATM card

Withdraw cash at any ATM displaying one of these logos:



MasterMoney Debit Card

- Electronically deducts the amount of your purchase from your MCCCUCU checking account
- Accepted at millions of locations worldwide
- Safer than carrying cash
- More convenient than writing paper checks

Mobile Branch

- Check account balances
- View recent transactions
- Transfer funds between your accounts
- Make loan payments
- Pay your bills with Bill Pay
- Deposit paper checks from your phone

Direct Deposit/Payroll Deduction

- Direct Deposit: Deposits your net pay into your account automatically
- Payroll deduction: on payday, any amount you choose is sent to your account



Web Branch

- Review account balances, due dates and payoff amounts
- Transfer funds between accounts
- Review account histories
- Your privacy is protected with the latest encryption software commercially available

Bill Pay

- Accessible through Web Branch
- Recurring or one-time payments
- Your privacy is protected with the latest encryption software commercially available

SpeedyLine 24-hour phone access

- 24-hour account access through any touchtone phone
- Review account information and perform transactions
- Privacy protected by Personal Identification Number (PIN)

All information in this document is effective as of 2/1/2018 and is subject to change without notice. Terms and rates are subject to member's creditworthiness. All rates and yields are subject to change without notice. You agree to abide by all terms and disclosures which the Credit Union may send you. Equal Opportunity Lender. Equal Housing Lender. Your savings are federally insured up to \$250,000 by the National Credit Union Administration, a U.S. government agency. IRAs are insured separately up to an additional \$250,000. APY=Annual Percentage Yield. APR=Annual Percentage Rate.

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