



MembersChoice

Federal Credit Union

Summer 2018 Newsletter



Visa Credit Card

Sign up now to take advantage of the great Visa credit card program offered at Members Choice Federal Credit Union. With FREE balance transfers, now is the time to move away from your high interest cards and into one of our low interest credit cards. Enjoy FREE online account access and NO FEE for cash advances in addition to one of the lowest rates in the area for credit unions. Ask any employee for more information or apply online at www.memberschoicefcu.org.

Vacation Loans

Have some fun this summer by getting a little extra cash for that vacation you are about to take or treat yourself to something nice you have been wanting to purchase. Receive up to \$2,000 with rates as low as 5.25%* and a term of 12 months. Promotion ends August 31, 2018.

**Annual Percentage Rate based on application and credit history. Restrictions apply.*

Fee Disclosure

Overdraft & Returned Item Fees

ACH/ATM Overdraft Transfer Fee: \$2.00 per item

Debit Card NSF Fee: \$30.00 per item when applicable

ACH/Draft NSF Fee: \$30.00 per item.

Courtesy Pay Fee: \$30.00 per item.

Returned Accepted Check: \$15.00 for resubmits and \$25.00 for returns

Debit Card Fees

ATM Use: \$2.50 per month if member does not have a draft account and if the member's cumulative share balances falls below \$500.00 anytime during the month. Additional fee of \$2.00 per transaction for using a foreign ATM; you may be charged a fee by the operator of the machine and/or by an automated transfer network as well.

Debit Card Replacement Fee: \$5.00

Check Fees

Check Cashing: \$3.00 per transaction if cumulative shares are below \$100.00 and no active loan or draft account. (Minor accounts will not be charged)

Draft Fees: Members will pay for printed checks according to our supplier's price list (prices vary). The cost of the checks will be deducted from the member's checking account within two weeks of checks being shipped.

Counter Checks: \$1.00 - maximum of 10 checks

Draft Photocopy Request Fee: \$3.00 per draft request.

Draft Stop Payment Fee: \$25.00 per draft. (A lost or stolen series will be charged only once.)

Miscellaneous Fees

Wire Transfer Fee: \$15.00 per transfer within the US Possession. \$40.00 for International wires.

Money Orders: \$2.00 per money order. Money orders cannot be issued for over \$1,000.00.

Cashier's Check Fee: \$4.00 per check, unless made out to the member making the withdrawal.

Account History Fee: \$2.00 per month

Fax: \$1.00 per page

Return Mail Fee: \$1.00

Early Account Closure: \$25.00 if the account has been open less than one year.

Dormant Account Fee: \$3.00 per month if account has been inactive for at least 12 months, has a cumulative share balance less than \$100.00 and no active loan. Minor accounts will not be charged.

Early Withdrawal Fee from Christmas Club Account: \$2.00 per withdrawal.

Paper Statement Fee: \$2.00 each month statement generated.

Gift Card Fee: \$1.50 per card.

Loan Fees

Missing Title Fee: \$25.00 per month.

Refinance Loan Fee: \$50.00 per loan.

Loan Late Fee: Up to \$30.00 per loan.



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Share Draft

(Checking) Account

If you do not currently have a checking account with the credit union, now is a perfect time to open one. You will receive a free debit card, free on-line account access, unlimited check writing, and no monthly service fee with the e-statement option. If you think it is difficult to switch financial institutions, rest assured we are here to assist you with the process. Stop by one of the offices for additional information. With a checking account and active debit card, you will also receive a loan discount on some loan products.

Traveling with Your Debit or Credit Card?

Before you travel out of the state or country, contact the credit union to ensure there are no restrictions on using your card. With the increase in fraud, many financial institutions have placed restrictions to protect the members. When using your card, keep in your possession at all times to help prevent the theft of your card number which could lead to fraudulent charges. Do not give your card number or PIN to others.

If fraud is suspected, you will receive a call from the company that monitors the credit union's accounts. They will identify themselves as being with the Members Choice Federal Credit Union fraud department. If you do not speak with them, your card will be frozen until the transactions in question are verified. If you are in doubt regarding the validity of the call, contact the credit union immediately.

Refer a New Member and Earn Cash

For every new member referred to the credit union, you can receive \$25 per account. If a new member opens an account with direct deposit, opens a checking account with a debit card, or obtains a loan or credit card, \$25 will be deposited into your account.

Office Hours and Locations

Main Office:

520 W Patterson Drive
Bloomington, IN 47403
812-336-7470
812-331-3093 (fax)
800-692-2268 (toll free)

Ellettsville Office:

3647 W State Road 46
Bloomington, IN 47404
812-935-6200
812-935-6400 (fax)
www.memberschoicefcu.org

<i>Lobby hours:</i>	Monday - Thursday	9:00 - 5:00
	Friday	9:00 - 6:00
<i>Lobby hours:</i>	Saturday	9:00 - 1:00
<i>Drive thru:</i>	Monday - Thursday	9:00 - 5:30
	Friday	9:00 - 6:00
	Saturday	9:00 - 1:00
<i>Lobby hours:</i>	Monday and Thursday	9:00 - 5:00
	Tuesday and Wednesday	Closed
	Friday	9:00 - 6:00
<i>Drive thru:</i>	Monday and Thursday	9:00 - 5:30
	Tuesday and Wednesday	11:00 - 5:30
	Friday	9:00 - 6:00