



# START STRONG

A GOOD SAVINGS ACCOUNT IS  
JUST THE BEGINNING.

*We've got you.*

Personal | Banking | Lending | Local



# WELCOME TO SCU

SCU features local policy-making and decision-making. Our Board of Directors live and work in the communities we serve. All of us, including our Financial Service Specialists, stand ready to serve you. Thank you for the privilege of maintaining your accounts.

## WHY A CREDIT UNION?

At Southbridge Credit Union, we'll help you reach your financial goals. Here, you're a member, not a number. Our rates and fees are competitive. We support the communities we serve—because we are the communities we serve. We care about your success, because it ultimately makes our community stronger.

## WHAT A CREDIT UNION MEANS TO YOU

Credit unions were created to provide financial services in a democratic, not-for-profit, cooperative manner – that is, with member ownership and control. A credit union divides income between dividends to members and reserves to build capital, which strengthens it on its members' behalf. Credit unions' board of directors serve as unpaid volunteers, elected by members. The founding principles of American credit unions, which stretch back well into the 19th century, remain strong today. The state-chartered Southbridge Credit Union, established in 1938, is a community credit union protected by federal and private deposit insurance.



## MEMBERSHIP IS EASY!

Membership to Southbridge Credit Union requires a one-time, dividend-earning deposit of \$5 into a Prime Share Savings Account—as defined under the supervision of the Massachusetts Division of Banks.

# MEMBERSHIP BENEFITS

## CHECKING

- No per-check charges
- Personalized checks
- Unlimited check writing privileges
- Pre-authorized transfers from SCU savings accounts
- ATM/Debit Card access
- Dividends are compounded daily and posted monthly
- Fees may apply. See separate Schedule of Fees for details.

## SAVINGS

- Competitive Rates
- Dividends are compounded daily and posted monthly
- Share Savings
- Money Market
- All Purpose Club
- Christmas Club (Funds automatically transferred to a designated SCU checking or savings account each November)

## LOAN PRODUCTS

- Home Mortgages/Fixed and Variable Rates
- Construction Permanent Mortgages
- Home Equity Lines of Credit
- Home Equity Loans

- Home Improvement Loans
- Mobile Home Loans
- Land Loans
- Car, Truck and Motorcycle Loans
- Recreational Vehicle Loans
- Personal Loans
- Mass Save® HEAT Loan
- Credit Builder Loans

## MORE MEMBER ADVANTAGES

- Online Banking with Bill Payment at [southbridgecu.com](http://southbridgecu.com)
- eStatement Access via Online and Mobile Banking
- Mobile Banking with Bill Payment
- Mobile Remote Check Deposit
- Instant Issued MasterCard Debit Cards
- 24 Hour Telephone Account Service at 877.970.0900
- Night Depositories
- Surcharge-free ATM access in SUM® and MoneyPass® Networks
- Direct Deposit often earns a discount on Consumer Loan Rates
- Money Orders
- U.S. Savings Bond Redemption

## INVESTMENTS

### Term Share Certificates of Deposit

Term Share Certificates of Deposit enable you to lock in a dividend rate your investment earns. Maturity dates range from six months to five years, with appropriately increasing Annual Percentage Yields. You can plan the use of your funds, knowing that they earn an attractive, highly competitive dividend rate.

Insured by the National Credit Union Share Insurance Fund (NCUA) with supplemental coverage provided by the Massachusetts Share Insurance Corporation (MSIC). Dividends on all Term Share Certificates are compounded daily and posted monthly.

### IRA Certificates of Deposit

Regular contributions to your IRA can accumulate very substantially and make your retirement years more relaxing and productive. IRA Certificates of Deposit enable you to lock in a dividend rate your investment earns. Maturity dates range from six months to five years, with appropriately increasing Annual Percentage Yields. You can plan the use of your funds, knowing that they earn an attractive, highly competitive dividend rate.

All IRA Certificates of Deposit are insured by the National Credit Union Share Insurance Fund (NCUA) with supplemental coverage provided by the Massachusetts Share Insurance Corporation (MSIC). Dividends on all IRA Certificates are compounded daily and posted monthly.



# FULL SERVICE LOCATIONS

	MONDAY, TUESDAY, WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<b>MAIN BRANCH</b> 179 MAIN ST. SOUTHBRIDGE, MA 01550 Mailing Address P.O. Box F Southbridge, MA 01550	<b>Lobby &amp; Drive-up:</b> 8:00 AM – 4:00 PM	<b>Lobby &amp; Drive-up:</b> 8:00 AM – 6:00 PM	<b>Lobby &amp; Drive-up:</b> 8:00 AM – 5:00 PM	<b>Lobby &amp; Drive-up:</b> 9:00 AM – 1:00 PM
<b>HOBBS BROOK BRANCH</b> 120 CHARLTON RD. (RT. 20) SUITE 10 STURBRIDGE, MA 01566	<b>Lobby &amp; Drive-up:</b> 8:00 AM – 4:00 PM	<b>Lobby &amp; Drive-up:</b> 8:00 AM – 6:00 PM	<b>Lobby &amp; Drive-up:</b> 8:00 AM – 5:00 PM	<b>Lobby &amp; Drive-up:</b> 9:00 AM – 1:00 PM
<b>FISKDALE BRANCH</b> 514 MAIN ST. (RT. 20) FISKDALE, MA 01518 Mailing Address P.O. Box 307 Fiskdale, MA 01518	<b>Lobby &amp; Drive-up:</b> 8:00 AM – 4:00 PM	<b>Lobby &amp; Drive-up:</b> 8:00 AM – 6:00 PM	<b>Lobby &amp; Drive-up:</b> 8:00 AM – 5:00 PM	<b>Lobby-Closed</b> Drive-up: Closed
<b>AUBURN BRANCH</b> 732 SOUTHBRIDGE ST. AUBURN, MA 01501	<b>Lobby &amp; Drive-up:</b> 8:00 AM – 4:00 PM	<b>Lobby &amp; Drive-up:</b> 8:00 AM – 6:00 PM	<b>Lobby &amp; Drive-up:</b> 8:00 AM – 5:00 PM	<b>Lobby-Closed</b> Drive-up: Closed
<b>LENDING CENTER</b> 155 MAIN ST. SOUTHBRIDGE, MA 01550 Phone: 508-764-1773 Fax: 508-764-1777	8:00 AM – 4:00 PM	8:00 AM – 6:00 PM	8:00 AM – 5:00 PM	Closed

# WE'VE GOT YOU

888.599.2265 | [southbridgecu.com](https://southbridgecu.com)



Membership to SCU requires a one-time interest-earning deposit of \$5.00 in a prime share account.  
Equal Housing Opportunity. Equal Opportunity Employer. Federally insured by NCUA. NMLS #616673.