



ENJOY EVERY DAY

LENDING MADE EASY AT SCU

We've got you.

Banking | Lending | Local

 **SCU** SOUTHBRIDGE
CREDIT UNION

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, standby ready to serve you. Welcome to SCU and we thank you.

WHY A CREDIT UNION?

Southbridge Credit Union is here to 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

A credit union is a not-for-profit, membership-owned financial institution.



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.

MORE MEMBER ADVANTAGES

- Online Banking with Bill Payment at 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
- Safe Deposit Boxes
- 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



LOAN PRODUCTS

Home Mortgages: Fixed & Variable Rates

Construction Permanent Mortgages

Home Equity Line of Credit

Home Equity Loans

Home Improvement Loans

Mobile Home Loans

Land Loans

Personal Loans

Car, Truck and Motorcycle Loans

Recreational Vehicle Loans

Mass Save® HEAT Loan

Credit Builder Loan

MORTGAGE PRODUCTS

These loans are offered with several term options with as little as a 5% down payment.

Features include:

- Fast turnaround on application
- No application fee
- Owner-occupied property only
- Competitive rates
- Local mortgage servicing

Our most popular mortgage products are fixed-rate and adjustable rate mortgages:

FIXED RATE MORTGAGES

Most consumers are familiar with traditional mortgages. The rate is determined at the start of the mortgage term and does not change for the life of the mortgage, nor is it subjected to rate fluctuations. Several payment terms available.

ADJUSTABLE MORTGAGES OR ARMS

Adjustable Mortgages (ARMS) are a good alternative mortgage for the member who initially needs a smaller monthly payment. ARMS usually have rates lower than fixed rates and, therefore, you may qualify for a larger loan.

Additional features include:

- No pre-payment penalty fee
- Protective rate caps

HOME EQUITY LINES OF CREDIT

Tap the unused value of your home for important purchases such as home improvements, school tuition, vacation, or any other purpose you choose. Write checks from your line of credit as you need them during the draw period and pay just the interest due. At the end of the draw period, principal and interest payments are required.

FULL SERVICE LOCATIONS

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



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.