



ENJOY EVERY DAY

LENDING MADE EASY AT SCU

We've got you.

Banking | Lending | Local


Southbridge
credit union

WELCOME TO SCU

SCU features local policy-making and decision-making. The members of the 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.

MEMBERSHIP

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

WHY A CREDIT UNION?

Southbridge Credit Union is here to help you reach your financial goals. Our rates and fees are competitive and, unlike other financial institutions, our members own us so we have to deliver the very best in service.

WHAT A CREDIT UNION MEANS TO YOU

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

MORE MEMBER ADVANTAGES

- Online Banking with Bill Payment at southbridgecu.com
- eStatement Access via Online Banking
- Online Banking Remote Check Deposit
- Mobile Banking at SCU 2 Go
- Mobile Remote Check Deposit via SCU 2 Go
- Instant Issued MasterCard Debit Cards
- 24 Hour Telephone Account Service at 877.970.0900
- Safe Deposit Boxes
- Night Depositories
- Surcharge-free ATM access in the Allpoint and SUM 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

MA DOER Heat Loan

Credit Builder Loan

MORTGAGE PRODUCTS

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

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. Features of the fixed rate mortgages include:

- Several payment terms available
- Fast turnaround on application
- No application fee
- Owner-occupied property only
- Not subject to rate fluctuations
- Competitive rates
- Local mortgage servicing

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. Features include:

- Fast turnaround on application
- No application fee
- No pre-payment penalty fee
- Owner-occupied property only
- Protective rate caps
- Competitive rates
- Local mortgage servicing

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

SOUTHBRIDGE

179 Main Street

Monday, Tuesday,
Wednesday

Lobby: 8:00am-4:00pm

Drive-up: 8:00am-4:00pm

Thursday

Lobby: 8:00am-6:00pm

Drive-up: 8:00am-6:00pm

Friday

Lobby: 8:00am-5:00pm

Drive-up: 8:00am-5:00pm

Saturday

Lobby: 9:00am-1:00pm

Drive-up: 9:00am-1:00pm

FISKDALE

514 Main Street

Monday, Tuesday,
Wednesday

Lobby: 8:00am-4:00pm

Drive-up: 8:00am-4:00pm

Thursday

Lobby: 8:00am-6:00pm

Drive-up: 8:00am-6:00pm

Friday

Lobby: 8:00am-5:00pm

Drive-up: 8:00am-5:00pm

Saturday

Lobby: Closed

Drive-up: Closed

HOBBS BROOK PLAZA

Sturbridge

Monday, Tuesday,
Wednesday

Lobby: 8:00am-4:00pm

Drive-up: 8:00am-4:00pm

Thursday, Friday

Lobby: 8:00am-6:00pm

Drive-up: 8:00am-6:00pm

Saturday

Lobby: 9:00am-1:00pm

Drive-up: 9:00am-1:00pm

AUBURN

732 Southbridge Street

Monday, Tuesday,
Wednesday

Lobby: 8:00am-4:00pm

Drive-up: 8:00am-4:00pm

Thursday

Lobby: 8:00am-6:00pm

Drive-up: 8:00am-6:00pm

Friday

Lobby: 8:00am-5:00pm

Drive-up: 8:00am-5:00pm

Saturday

Lobby: Closed

Drive-up: Closed

SOUTHBRIDGE LENDING CENTER

155 Main Street, Southbridge

Monday, Tuesday, Wednesday, Friday

Thursday

8:00am-4:00pm

8:00am-6:00pm

WE'VE GOT YOU

888.599.2265 | southbridgecu.com



Federally insured by NCUA

Equal Housing Lender, Equal Opportunity Employer. NMLS #616673
Membership to SCU requires a one-time dividend-earning deposit of \$5.00 in a prime share account.