



# START STRONG

A GOOD SAVINGS ACCOUNT IS  
JUST THE BEGINNING.

*We've got you.*

Personal | 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, stand ready to serve you. Thank you for the privilege of maintaining your accounts.

## 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. Our service and advice has only your interest at heart. 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

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' boards 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 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
- MA DOER Heat Loans
- Credit Builder Loans

## MORE MEMBER ADVANTAGES

- Online Banking with Bill Payment at [southbridgecu.com](http://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

## 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

### **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](https://southbridgecu.com)



NCUA



Federally insured by NCUA

Equal Housing Lender, Equal Opportunity Employer.

Membership to SCU requires a one-time dividend-earning deposit of \$5.00 in a prime share account.