

Financial Education

Credit Score Analysis

You are just beginning to build your financial future, and part of this process is building your credit score. Make an appointment for your FREE Credit Score Analysis. We will help you learn how to build and maintain a good credit score so that you can qualify for the loan rates you deserve when you are ready for an auto loan or mortgage.

Shared Branches

Mountain Credit Union is a member of the CO-OP Shared BranchSM network, a group of participating credit unions that have joined forces to provide financial services to members nationwide.



If you are headed off to college or moving away for a new job, you can still do business with MCU just as if you were in your home branch by visiting any CO-OP Shared Branch nationwide.

To find a CO-OP Shared Branch near you, visit www.co-opcreditunions.org/locator.

Scholarships

MCU awards eight scholarships annually for college students. Scholarship applications are available on our website beginning in January of every year and are awarded in March.

We Want to Be Your Financial Partner

Anyone who lives, works, worships or attends school in the following counties can open an account at MCU:

- Buncombe
- Cherokee
- Clay
- Graham
- Haywood
- Henderson
- Jackson
- Macon
- Madison
- Swain

Branch Locations and Hours

Asheville Branch

219 Haywood Street
Asheville, NC 28801
828.252.8234

Candler Branch

1453 Sand Hill Road
Candler, NC 28715
828.667.7245

Cherokee Branch

3533 U.S. 441 North
P.O. Box 241
Cherokee, NC 28719
828.497.6211

Fletcher Branch

3270 Hendersonville Road
Fletcher, NC 28732
828.684.9999

Franklin Branch

746 E. Main Street
Franklin, NC 28734
828.524.4464

Murphy Branch

8005 NC Highway 141
Marble, NC 28905
828.837.0460

Sylva Branch

30 Highway 107
Sylva, NC 28779
828.586.0425

Waynesville Branch

721 N. Main Street
Waynesville, NC 28786
828.452.2216

Branch Hours

Monday-Thursday
8:30 am-5:00 pm
Friday
8:30 am-5:30 pm

ATMs are located at each of our retail branch locations.



Student Services



www.mountaincu.org



Federally insured by NCUA



Student Services

Free Electronic Services

MCU Online

- Free 24/7 online access allows you to check balances, review history, access statements, make transfers and request a withdrawal by check
- Free mobile app for your smartphone or tablet available through the App Store, Google Play or Amazon Appstore

MCU Money Manager is an online application that allows you to:

- View all of your financial accounts in one place, even accounts from other financial institutions
- Create custom budgets and start saving
- Set up account alerts with email or text messages
- Manage your money and make smarter investments
- Track spending to see where your money goes
- Set financial goals

Download Our FREE Mobile Banking App

MCU MOBILE

Search for
"Mountain Credit Union"



Financial Services

Youth Savings Account

- \$5 minimum opening deposit
- No monthly fee
- Dividends are paid quarterly (must maintain \$125 minimum balance to earn dividends)
- Quarterly statements

Student Checking Account*

- No minimum balance required
- No monthly fee
- Mastercard® Debit Card available with unlimited transactions at no charge
- Free MCU Online access
- Track spending to see where your money goes
- Dividends paid quarterly

Secured Credit Card

A Secured Credit Card is secured by your savings balance on deposit at MCU. Make your payments on time to build your credit score so that you can qualify for auto and mortgage loans in the future.

Student Loans

MCU partners with Sallie Mae® to offer the Smart Option Student Loan®. This loan offers:

- A choice of competitive rates for undergraduate students
- Rewards for paying on time
- Lower your interest rate
- Borrow up to 100% of your school-certified cost
- Choose a repayment option that is best for you

Apply online at www.mountaincu.org.

We encourage students and families to supplement their savings by exploring grants, scholarships, federal and state student loans, and to consider the anticipated monthly payments on their total student loan debt and their expected future earnings before considering a private education loan.

*Members younger than 18 years of age must have a parent or guardian as joint owner and responsible party.

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Credit Unions vs. Banks

The Credit Union Difference: Ownership

My Credit Union: It Belongs to Me

Credit Unions	Banks
Cooperatives – Credit unions are owned by the people they serve (members). They are member-owned cooperatives (co-ops).	Banks report to an outside group of stockholders.
A Voice – The member-owners elect the persons serving on the Board of Directors by vote at the annual membership meeting.	Board of Directors are elected by the stockholders of the bank and placed on the ballot by officers of the bank.
Volunteers – The Board of Directors are (unpaid) volunteers and receive no remuneration for serving. More than 120,000 people serve as credit union volunteers in the United States.	Bank Board of Directors receive a monthly salary for their positions.
Not-for-Profit – Credit unions are not-for-profit financial cooperatives that operate to provide low-cost financial services to their member-owners.	Banks need to earn profits in order to pay their Board of Directors salaries and dividends to their stockholders.
Democratic – Each member in good standing has equal ownership and one vote, regardless of how much money they have on deposit.	Bank customers do not have a vote regarding who is on the Board of Directors, who are typically persons with significant money invested.
Save Money – Credit union member-owners save an average of \$204 a year in fees and service charges.	Banks are in business to make profits.

Sources: Credit Union National Association (www.cuna.org), World Council and Credit Unions (www.woccu.org), the Michigan Credit Union League (www.mcul.org) and the *Wall Street Journal*.