

MCU Online: provides FREE online access to your account 24 hours a day/7 days a week. A personal identification number [PIN] is required for security purposes. Contact your Member Service Representative to get set up for this service.

Remote Deposit: Our Remote Deposit allows you to use your smartphone to take a photo of the front and back of a check and submit it to Mountain Credit Union for deposit.

BillPayer: Mountain Credit Union's BillPayer is safe, secure, fast and FREE. Sign up for Mountain Credit Union's FREE BillPayer product today and start saving money on printed checks, envelopes and stamps. Set up for a one-time payment or recurring payments.

If you're already enrolled in MCU Anytime Online Service, you can auto enroll in BillPayer! If not, contact your Member Service Representative today!

MCU On-Call: Dial 1-877-699-6328 to get FREE automated telephone access to your account 24 hours a day/7 days a week. A personal identification number [PIN] is required for security purposes. Contact your Member Service Representative to get set up for this service.

Visa Check Card: can be used at any merchant that accepts Visa. The card can be used for purchases or as an ATM card for cash advances. No fees are charged by Mountain Credit Union; however, you may be charged by other financial institutions when using their ATMs. Visit www.mountaincu.org to find surcharge-free ATMs.

eStatements: available for print if needed, environmentally friendly if you don't. More secure than mailing, with no printed information falling into the wrong hands. Available on MCU Online on first day of the month. Free.

MCU Money Manager: is your FREE Online Financial Management tool. You can view all of your accounts – even if they are not with Mountain Credit Union. Create budgets, set savings or loan payoff goals, and set up account alerts with email or text messages. Track your spending to see where your money goes!

Other Member Benefits and Services

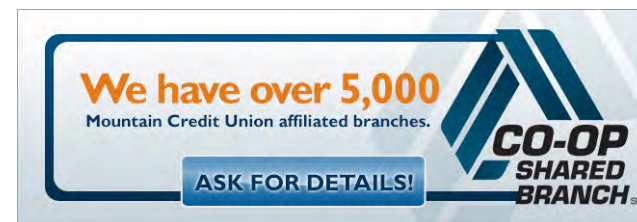
Safe Deposit Boxes: available only at our Cherokee, Fletcher, Murphy, and Sylva locations. This provides a safe place to store information or valuables. Various sizes are available and can be accessed during normal business hours. Auto-renewal is available to ensure continuous protection of your valuables. Fees vary according to size.

Visa Gift Cards: the perfect gift any time of year! Different designs and styles offer a fun way to give for any occasion. The card is accepted anywhere VISA is accepted. Minimal fee applies.

Money Orders: available for those times when you need to pay with guaranteed funds. Funds are guaranteed, accepted by most businesses and financial institutions, no returned check fees, no checking account necessary. Minimal fee applies.

Financial Education: Mountain CU offers one-on-one or group financial education/management sessions. We can educate you on ways to improve your credit score so that you can qualify for the loan rates you deserve.

Shared Branch Network: Mountain Credit Union is a member of the CO-OP Shared Branch Network – a group of participating credit unions that have joined forces to provide financial services to members nationwide. If you are a member of another participating credit union and visiting, traveling, or living in Western North Carolina, you can conduct business at any Mountain Credit Union location just as if you were at your home branch. Also, if you're a Mountain CU member, you can visit a participating credit union in another city or state to do transactions just as if you were here at home. To find participating credit unions, visit www.mountaincu.org.



We have over 5,000
Mountain Credit Union affiliated branches.

CO-OP
SHARED
BRANCH

ASK FOR DETAILS!

OFFICE LOCATIONS

Asheville Office
219 Haywood Street, Asheville, NC 28801
Phone: 828.252.8234

Candler Office
1453 Sand Hill Road, Candler, NC 28715
Phone: 828.667.7245

Cherokee Office
3533 US 441 North, Whittier, NC 28789
P. O. Box 241, Cherokee, NC 28719
Phone: 828.497.6211

Fletcher Office
3270 Hendersonville Road, Fletcher, NC 28732
Phone: 828.684.9999

Franklin Office
746 East Main Street, Franklin, NC 28734
Phone: 828.524.4464

Murphy Office
8005 NC Highway 141, Marble, NC 28905
Phone: 828.837.0460

Sylva Office
30 Highway 107, Sylva, NC 28779
Phone: 828.586.0425

Waynesville Office
721 North Main Street, Waynesville, NC 28786
Phone: 828.452.2216

www.mountaincu.org



MEMBERSHIP GUIDE



**MOUNTAIN
CREDIT UNION**

Your Community Credit Union

Welcome to Mountain Credit Union

Mountain Credit Union is open to the community! Anyone who lives, works, worships or attends school in Buncombe, Cherokee, Clay, Graham, Haywood, Henderson, Jackson, Macon, Madison or Swain counties of western North Carolina is eligible to be a member!

Our wide array of products and services, along with seven locations, provides our members convenient and quality financial services. Mountain Credit Union's mission is to "provide our membership with high-quality financial services. We are committed to the philosophy of *people helping people.*"

To open an account or add to your services, visit any of our offices. You can also visit our website at www.mountaincu.org.

Let us be your financial partner for life!

Savings & Checking

Savings: A regular savings account requires a \$5 minimum balance. This account is required for anyone who joins Mountain Credit Union and serves as your membership account. Dividends are paid quarterly. Quarterly statements.

Save to Win: A special savings account that helps you build your savings while giving you chances to win cash prizes. Each \$25 deposit gets you a chance to win! You can earn up to 10 chances every month. Plus, all the money you deposit into the account is still yours, plus interest! It's a win-win situation!

Special Savings: A separate savings account for special savings projects such as insurance, vacation, taxes, etc. Dividends are paid quarterly. Quarterly statements.

Children's Savings Program: Instill the principle of savings and thrift early. Fun stickers, gifts and newsletters are available to our young members. Dividends are paid quarterly. Quarterly statements.

Christmas Club Accounts: Deposit throughout the year to this account and you will be ready for Christmas shopping! Your funds will automatically be transferred to your choice of checking or savings account in early October. Dividends are paid quarterly. Quarterly statements.

Checking Account: No minimum balance required with our checking account. You can avoid a monthly maintenance fee if you have Direct Deposit or maintain a \$500 daily balance. There is no per-item check charge, and Visa Check Card is available with this account. Dividends are paid quarterly. Monthly statements.

Student Checking Account: No minimum balance required with Student Checking. Account is available to teens as young as 16 years old with parent or guardian as joint owner and responsible party. Visa Check Card is available with this account. Dividends are paid quarterly. Monthly statements.

MCU Checking Plus+

This account has no monthly maintenance fee to members who have at least one Direct Deposit posted to their account each month or maintain a minimum balance of \$500 in the checking account. MCU Checking Plus+ offers extras that add value to your checking account!

- FREE MCU Online Access
- FREE MCU Money Manager Budgeting & Financial Management Tool
- FREE eStatements
- FREE BillPayer
- FREE MCU On-Call Audio Response Access

Plus+ Even More!

- Free \$2,000 Accidental Death & Dismemberment Insurance Coverage¹
- Visa® Check Card with Unlimited Transactions
- Free Direct Deposit
- Free Funds Distribution to Specified Accounts
- Free Christmas Club Account

¹There is no charge for \$2,000 basic Accidental Death & Dismemberment Insurance; however, insurance coverage is not automatic – member must enroll in order to have coverage. To apply for coverage, call 1-888-888-0376 or visit www.mountaincu.org and click on TruStage Insurance banner.

Money Market Account: A variable rate investment account with daily compounded interest. Three rate tiers available with minimum balance requirements of \$1,000, \$5,000 or \$25,000. Dividends are paid monthly. Monthly statements.

Individual Retirement Account [IRA]: A savings plan that allows you to make either tax-deferred or tax-free contributions. Depending on individual needs*, members may choose from Traditional IRA, Roth IRA, or Coverdell Education Savings Account. Tax-deferred dividends are compounded and paid quarterly. Quarterly statements.

Certificate of Deposit: A deposit account with six- or twelve-month maturity. Dividends are paid monthly. Monthly statements.

*Please talk with your Tax Advisor about the best plan for your individual needs.

Loans

Our goal is to provide low-cost, affordable loans to our members. Our rates and terms are based on an evaluation of credit.

Consumer Loans

Auto Loans

Boat, Motorcycle & RV Loans

Farm Equipment Loans

Overdraft Loans

Share Secured Loans

Mortgage Loans

Home Equity Loans

Unimproved Property Loans

Mortgage Loans: Make an appointment with our Mortgage Loan Originator and she will meet you at the Mountain Credit Union office most convenient to you. To reach our Mortgage Loan Originator, dial your local Mountain Credit Union office and choose extension 2710.

Credit life and disability insurance is available and is recommended. Also, consider GAP insurance to protect you from unexpected loss.

Visa Platinum Credit Cards: Choose from Smart Rate or Smart Rewards Card. Ask about our Special Introductory Officer with special rate on purchases, balance transfers, and cash advances. Credit limits up to \$20,000. No annual fee.

24-Hour eServices

We want you to visit our office anytime you can, but we know it may not always be convenient to do business during business hours. We offer several ways of accessing your account when it is convenient for you.