

# *Madison County Federal Credit Union*



# NEWSFLASH

JANUARY 2021

## zogo

on the app store today.

Enter access code

**MADCO**

## get paid to learn financial literacy.



Income



Taxes



Debt

## 300+ lessons. 20 categories. real rewards.

## ZOGO, A MOBILE APP THAT GIVES YOU MONEY TO LEARN ABOUT MONEY.



Thanks to a new partnership, MCFCU members will have access to a fun, simplified way of learning about personal finance — and a way to get paid while they do it.

### Here's how the ZOGO app works:

- Users have access to bite-sized educational modules that meet all national standards for financial literacy.
- Users begin each module by learning 5 concepts before taking a 5 question quiz.
- The user earns points — in the form of pineapples — for completing each educational module.
- Users can exchange their pineapples for gift cards (and other rewards),

If you are interested in getting paid while you learn, [click here](https://www.madcofcu.org)

[www.madcofcu.org](https://www.madcofcu.org)

# ANNOUNCING

## CHECKING ACCOUNT ENHANCEMENTS



We believe our members deserve the best. That's why we are always working to deliver the best banking experience possible.

### Current Checking Features & Benefits

- .25% Relationship pricing discount on new consumer loans
- Online banking with billpay
- Mobile Banking including Remote Mobile Deposits
- Text Banking
- Pay Anyone - P2P Banking
- Mastercard Debit Card with unlimited transactions
- One Courtesy Pay/NSF refund per year
- IDProtect™ Identity Theft monitoring and resolution service

### New Enhancements:

- Free Daily credit file monitoring with automated alerts
- Free credit report available every 180 days
- Credit Score - Access to single bureau score every month
- Credit Score Tracker

\* Some features require registration. Terms and conditions apply for some services. Contact any MCFCU office for details

[Click here for information on how to access your benefits and register for credit file monitoring.](#)

# COVID-19

## SERVICE AND SUPPORT UPDATE

### Lobby Service

All MCFCU lobbies will continue to be open by appointment only until at least February 1st.

To make an appointment, call 765-644-3623, and select the department/staff you wish to meet with. You will be asked certain questions about your health and COVID -19 exposure prior to admittance for your appointment.

### Drive-Up Service

Drive-ups will be open normal hours at all offices.

### Mobile Service

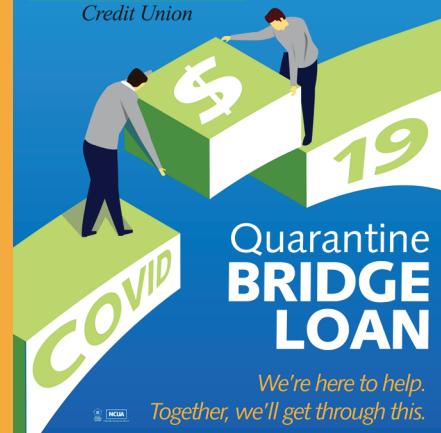
Please consider our online and app-based options for service. We have built a suite of options that allow us to serve your needs remotely.

### Financial Supports

MCFCU is offering a Quarantine Bridge Loan for those members and non-members facing financial hardships due to COVID-19. [Details>](#)

Available to Members AND Non-Members

Madison County Federal  
Credit Union



Quarantine  
**BRIDGE  
LOAN**

We're here to help.  
Together, we'll get through this.

12, 18 and 24 Month Terms Available

# START 2021 WITH A NEW KIND OF FINANCIAL RESOLUTION: **TO GIVE BACK**

In addition to familiar New Year's resolutions about eating less and exercising more, how about adding a new kind of resolution to your list next year that focuses on helping others? Consider making 2021 a year of giving and financially supporting local charities that are making a difference in our community.

**Need some ideas of who to support?** Here are some local organizations Madison County Federal Credit Union stands behind and supports for all they do. *Click on any in the list to be taken to their online giving pages.*

[The Animal Protection League](#)  
[Anderson Education Foundation](#)  
[South Madison Community Foundation](#)

[The Children's Bureau](#)  
[United Way of Madison County](#)



Discover more  
**surcharge-free** ATMs  
than nearly any  
bank. Just look for  
the **CO-OP** logo.



## TAKE ADVANTAGE OF NEARLY 30,000 SURCHARGE-FREE ATMS ACROSS THE COUNTRY.

Now you can get cash surcharge-free at more ATMs than ever. Our members can visit any of nearly 30,000 ATMs that display the CO-OP logo. So whether you're across town, or far from home for work or pleasure, you're never far from your money.

- Never pay a surcharge when your ATM card has the COOP logo on the back
- Use surcharge-free ATMs at places like 7-Eleven® and Costco®
- Make deposits at nearly 9,000 ATMs
- Locate an ATM wherever you are—through any of our easy locator tools, including phone, mobile app, text messaging or Internet

Find a surcharge-free ATM right now at [co-opatm.org](https://co-opatm.org) or call 1-888-SITE-CO-OP.



Find ATMs near you at [CO-OPatm.org](https://co-opatm.org), download our mobile app, text address to 91989 or call 1-888-748-3266.

mi

## MEMBER INSIGHT

### BOARD OF DIRECTORS ELECTIONS

Each year the nominating committee recommends candidates to fill volunteer vacancies. Nominations can also be made by petition. The petition, which can be picked up at the 8th Street office, must be submitted to the credit union's 8th Street office by 12 p.m. on March 12, 2021.

Written statements of qualifications, biographical info, and willingness to serve if elected must accompany the nominee's petition. The nominating committee has nominated the following candidates for open positions for three years on the board of directors:

**Danny Gore • Jama Donovan • Sonia Caldwell**

If there is only one nominee for each position to be filled, an election will not be conducted. Nominations will not be accepted from the floor at the annual meeting.



**2021 VIRTUAL ANNUAL MEETING**  
**April 28 - 5:00 pm**

### CHANGE IN CASH-BACK REWARDS LIMIT FOR MCFCU VISA

Members with MCFCU's Cash Back VISA earn 2% Cash back on credit card purchases.

#### **EFFECTIVE 1/1/21**

Maximum payout on cash back rewards will be \$100/month.

[To apply for a MCFCU Cash Back Visa, click here](#)

[To learn more, click here](#)



*Madison County Federal  
Credit Union*

**765.644.3623**

#### **MAIN**

621 East 8th Street  
Anderson, IN 46012

#### **SOUTH ANDERSON**

Charles Street  
in front of Wal-Mart

#### **EDGEWOOD**

3607 Nichol Ave.

#### **PENDLETON**

Needler's Shopping Plaza

#### **ELWOOD**

State Rd.28 • West Elwood



Follow  
MCFCU  
on  
facebook

[WWW.MADCOFCU.ORG](http://WWW.MADCOFCU.ORG)

*Madison County Federal  
Credit Union*