



Madison
County Federal
Credit Union

NEWSFLASH

JULY 2016

AUTO LOAN SPECIAL
BUY OR REFI

AS
LOW
AS
1.99%
APR*

Ask us to
buy your
auto loan



Federally Insured by NCUA

LIMITED-TIME RATE OFFER

Announcing a limited-time rate special on auto loans from Madison County Federal Credit Union!

From June 1, 2016 through July 31, 2016 MCFCU will be offering rates as low as 1.99% APR* on auto loans. Eligible loans can be for purchase of a vehicle or refinancing an existing auto loan.

Have questions about this great offer? Give any one of our locations a call and ask to speak to a loan specialist. Or you can get started by applying online now.



*Terms and
Conditions Apply.
Promotional Rate
Offer expires
July 31, 2016.

SIMPLIFY YOUR LIFE

Madison
County Federal
Credit Union

PAY BILLS

Enroll in online Bill Pay today!

PAID

PAID

PAID

NCUA

Still paying bills the hard way?

Take advantage of MCFCU's Improved Bill Pay and quickly find that paying bills has never been simpler and the benefits are endless!

Bill Pay Benefits

- **It saves you postage.** Save over \$50 a year if you pay 10 bills a month.
- **Use it as often as you like.** There's no limit on the number of bills you can pay.
- **It's easy.** Setting up and paying bills online from your computer or mobile device is simple and fast. Funds come directly from your debit/checking account.
- **It's convenient.** Choose payment frequency options: one-time, monthly, weekly, quarterly, and more.
- **It's safe.** Paying bills online is safer than mailing personal checks.

• **No Additional Cost.** Bill Pay is included with your Benefits Plus Debit/Checking Account.

What you can do with Bill Pay

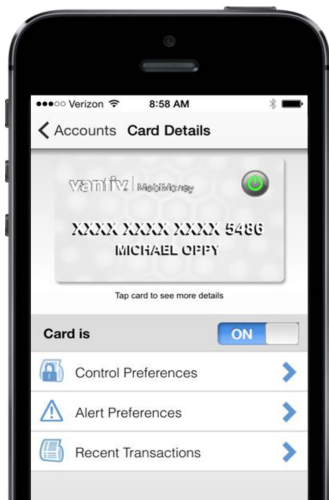
- Manage all your bills and make payments from one secure site
- Send checks to anyone for anything - from babysitting to birthdays
- Schedule one-time and recurring payments
- View pending and recent bill payments as well as history.
- Sign up to receive electronic versions of your paper bills with E-bills.
- Modify or cancel pending bill payments and transfers up until they begin processing.
- Set up payment reminders and notifications of when payments are received

COMING SOON!



MOBIMONEY

MobiMoney is an app that will give YOU the ability to manage your debit card on the go! Turn your card off or on, receive alerts on your mobile device, and limit usage and amounts charged based on your preferences



Did
you
know?

**You're saving money—
maybe hundreds of dollars
a year—just by being a
MCFCU member?**

Credit unions typically charge fewer and lower fees than other financial institutions, according to the Credit Union National Association's (CUNA) latest membership benefits report.

Of course, the amount you save has a lot to do with your financial habits and the number of products and services you use. On average, credit union member households in the U.S. save about \$159 a year.

Some of those savings comes from higher rates on savings products. Lower rates on credit cards also benefit the bottom line. CUNA reported that the average rate for a classic credit union credit card is 11.70% versus 17.16% for a bank credit card.

Consider this: Financing a \$25,000 new automobile for 60 months at a credit union will save members an average of \$171 per year in interest expense compared to what they would pay at a banking institution. That's approximately \$855 in savings over five years.

Credit unions offer better value because they are not-for-profit institutions owned and controlled by their members. Banks are owned by stockholders who want solid returns on their investments.

Bottom line: If you're looking for a safe place to save and borrow, without getting nicked and dimed to death, credit unions are the best deal—bar none.

MoneyDesktop

A FREE money management and budgeting service that puts all your accounts (even accounts not with us) all in one place.



LOGIN TO ONLINE BANKING TO START USING MONEYDESKTOP TODAY!

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MEMBERINSIGHT

MCFCU offers a full range of loan options for all all with competitive interest rates, including:

- **Mortgages • Refinances**
- **Auto Loans (New & Used)**
- **Boat, ATV & RV Loans**
- **Home Equity**
- **Home Improvement**
- **Debt Consolidation**
- **Computer Loans**
- **Personal Loans**



**Madison
County** Federal
Credit Union

MAIN

621 East 8th Street
Anderson, IN 46012
765.644.3623

SOUTH ANDERSON

Charles Street
in front of WalMart
765.648.3370

EDGEWOOD

Nichol Ave.
765.641.2342

ALEXANDRIA

Village Shoppes
at Timberlake Estates
765.724.3590

ELWOOD

State Rd.28 • West Elwood
765.552.7321

IN FRIENDS
we trust

Reward your friends.
Reward yourself.

**REFER A FRIEND AND
YOU EACH GET \$50**

**Madison
County** Federal
Credit Union

\$50
Account
BONUS



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