

We're Stronger Together.

Sharon Credit Union & Crescent Credit Union

Uniting to Become



Crescent Credit Union
Member Information Kit



Welcome to SCU Credit Union!

To Our Valued Members,

It is with great excitement and pride that we welcome you to the new **SCU Credit Union**.

Founded in 1919 and 1956 respectively, **Crescent Credit Union** and **Sharon Credit Union** were created with identical missions in mind: support for Members and community. Of course, none of this would have been possible without our Members. You are our number one priority and we greatly appreciate your patience during this transition. The entire staff is working hard to make your experience easy and worry-free. Please note that **on August 10, 2020 all Crescent Credit Union and Sharon Credit Union branches will change to SCU Credit Union branches** and will adopt a new online home of www.scucu.com.

Your **Member Information Kit** contains important information about branches, accounts, Online, Mobile and Telephone Banking, and key dates you'll want to remember. **Please continue reading to learn more.**

Of course, do not hesitate to reach out to us with any questions or concerns you may have at 1-877-661-3300. At **SCU Credit Union**, we are honored to serve you today, tomorrow, and for years to come.

Thank you for your continued Membership. We truly are **Stronger Together**.

Most sincerely,



James L. Carlson
President & CEO
SCU Credit Union

Key Dates to Remember

JULY

Shortly before conversion, you will receive your new SCU Credit Union Member number and new account information.

AUGUST

August 2nd

- Final day before the data conversion for new enrollment in Online and Mobile Banking.
- Final day before conversion to schedule a payment or add a payee in Bill Pay.
- Final day for Popmoney transactions. Popmoney will no longer be offered post-conversion.

August 7th

- Data conversion begins.
- You may only view your account(s) in Online and Mobile Banking until Monday, August 10th at 9:00 AM. Any transactions made over conversion weekend will not be visible in Crescent Credit Union Online and Mobile Banking.
- Telephone Banking and eStatements unavailable.
- Online Banking bill payments scheduled to occur August 7th - 9th will post on August 7th.

August 8th

- Crescent Credit Union and Sharon Credit Union branches closed for system conversion.
- The Member Service Call Center is available for questions from 8:30 AM to 1:00 PM.
- Account transfers scheduled to occur August 8th - 9th will post on August 10th.

August 10th

- All Crescent Credit Union and Sharon Credit Union branches re-open as SCU Credit Union.
- Crescent Credit Union Online, Mobile Banking and Popmoney services are no longer available.
- Last Crescent Credit Union Account Statements will be mailed.

August — November 2020

- Continue to use your Crescent Credit Union VISA® Debit card or ATM card until your new SCU Credit Union card arrives.

September — November 2020

- All Crescent Credit Union VISA® Debit cardholders and ATM cardholders will be reissued new SCU Credit Union Debit Mastercards® and ATM cards with activation instructions.

SCU CREDIT UNION INFORMATION

Please send payments and inquiries to:

SCU Credit Union
 P.O. Box 4290
 Brockton, MA 02303-4290

Local: 1-781-784-7725
 Outside Local Area: 1-877-661-3300
 Telephone Banking: 1-888-442-4944

www.scucu.com

ABA/Routing # 211385556
 NMLS # 463186

CORPORATE OFFICE

SCU Credit Union
 1300 Belmont Street
 Brockton, MA 02301

Member Service Call Center Hours

Monday – Wednesday, 8:30 AM – 4:30 PM
 Thursday & Friday, 8:30 AM – 6:00 PM
 Saturday, 8:30 AM – 1:00 PM

MAIN OFFICE AND CALL CENTER

SCU Credit Union
 30 Pond Street
 Sharon, MA 02067



IMPORTANT REMINDERS!

Please make sure that we have your updated address, phone number and email address on record. It will help us communicate important information to you in a timely manner throughout the conversion.

Once conversion is complete, please review your accounts for accuracy, and watch for any scheduled transfers, payments, or deposits that should occur.

If you have any questions or concerns please call us at 1-877-661-3300.

Thank you!

SCU CREDIT UNION BRANCH LOCATIONS & HOURS OF OPERATION

12 locations as of August 10, 2020

Town	Branch Lobby Hours	Branch Drive-Up Hours
Brockton		
1300 Belmont Street Brockton, MA 02301	Monday – Wednesday & Friday 9:00 AM – 4:00 PM Thursday 9:00 AM – 5:30 PM Saturday 9:00 AM – 12:30 PM	Monday – Wednesday & Friday 8:30 AM – 4:30 PM Thursday 8:30 AM – 6:00 PM Saturday 8:30 AM – 1:00 PM
115 Commercial Street Brockton, MA 02302	Monday – Wednesday & Friday 9:00 AM – 4:00 PM Thursday 9:00 AM – 5:30 PM Saturday 9:00 AM – 12:30 PM	Monday – Wednesday & Friday 8:30 AM – 4:30 PM Thursday 8:30 AM – 6:00 PM Saturday 8:30 AM – 1:00 PM
1219 Main Street Brockton, MA 02301	Monday – Thursday 9:00 AM – 4:00 PM Friday 9:00 AM – 5:30 PM Saturday 9:00 AM – 12:30 PM	Monday – Thursday 8:30 AM – 4:30 PM Friday 8:30 AM – 6:00 PM Saturday 8:30 AM – 1:00 PM
835 Oak Street Brockton, MA 02301	Monday – Thursday 9:00 AM – 4:00 PM Friday 9:00 AM – 5:30 PM Saturday 9:00 AM – 12:30 PM	Monday – Thursday 8:30 AM – 4:30 PM Friday 8:30 AM – 6:00 PM Saturday 8:30 AM – 1:00 PM
East Walpole 2 Union Street East Walpole, MA 02032	Monday – Thursday 9:00 AM – 4:00 PM Friday 9:00 AM – 5:30 PM Saturday 9:00 AM – 12:30 PM	Monday – Thursday 8:30 AM – 4:30 PM Friday 8:30 AM – 6:00 PM Saturday 8:30 AM – 1:00 PM
Foxboro 121 Main Street Unit 510 Foxboro, MA 02035	Monday – Wednesday & Friday 9:00 AM – 4:00 PM Thursday 9:00 AM – 5:30 PM Saturday 9:00 AM – 12:30 PM	Monday – Wednesday & Friday 8:30 AM – 4:30 PM Thursday 8:30 AM – 6:00 PM Saturday 8:30 AM – 1:00 PM
Mansfield 100 Forbes Boulevard Mansfield, MA 02048	Monday – Thursday 9:00 AM – 4:00 PM Friday 9:00 AM – 5:30 PM Saturday 9:00 AM – 12:30 PM	Monday – Thursday 8:30 AM – 4:30 PM Friday 8:30 AM – 6:00 PM Saturday 8:30 AM – 1:00 PM
North Attleboro 73 North Washington Street North Attleboro, MA 02760	Monday – Wednesday & Friday 9:00 AM – 4:00 PM Thursday 9:00 AM – 5:30 PM Saturday 9:00 AM – 12:30 PM	Monday – Wednesday & Friday 8:30 AM – 4:30 PM Thursday 8:30 AM – 6:00 PM Saturday 8:30 AM – 1:00 PM



SCU CREDIT UNION BRANCH LOCATIONS & HOURS OF OPERATION CONTINUED

12 locations as of August 10, 2020

Town	Branch Lobby Hours	Branch Drive-Up Hours
Norwell 85 Pond Street Route 228 Norwell, MA 02061	Monday – Thursday 9:00 AM – 4:00 PM Friday 9:00 AM – 5:30 PM Saturday 9:00 AM – 12:30 PM	Monday – Thursday 8:30 AM – 4:30 PM Friday 8:30 AM – 6:00 PM Saturday 8:30 AM – 1:00 PM
Sharon 42 Pond Street Sharon, MA 02067	Monday – Wednesday & Friday 9:00 AM – 4:00 PM Thursday 9:00 AM – 5:30 PM Saturday 9:00 AM – 12:30 PM	Monday – Wednesday & Friday 8:30 AM – 4:30 PM Thursday 8:30 AM – 6:00 PM Saturday 8:30 AM – 1:00 PM
Taunton		
951 County Street Taunton, MA 02780	Monday – Thursday 9:00 AM – 4:00 PM Friday 9:00 AM – 5:30 PM Saturday 9:00 AM – 12:30 PM	Monday – Thursday 8:30 AM – 4:30 PM Friday 8:30 AM – 6:00 PM Saturday 8:30 AM – 1:00 PM
200 Myles Standish Boulevard Taunton, MA 02780	Monday – Wednesday & Friday 9:00 AM – 4:00 PM Thursday 9:00 AM – 5:30 PM Saturday 9:00 AM – 12:30 PM	Monday – Wednesday & Friday 8:30 AM – 4:30 PM Thursday 8:30 AM – 6:00 PM Saturday 8:30 AM – 1:00 PM

SCU Credit Union ATM-Only Locations:

1095 West Chestnut Street
Brockton, MA 02301

Shaw's Supermarket
715 Crescent Street
Brockton, MA 02302

Good Samaritan Medical Center
235 North Pearl Street
Brockton, MA 02301

7-Eleven Plaza
2070 Bay Street
Taunton, MA 02780

7-Eleven Plaza
397 West Center Street
West Bridgewater, MA 02379

30,000+ Surcharge-Free ATMs Nationwide

CO-OP and SUM ATM Networks
www.co-opfs.org
www.sum-atm.com

QUESTIONS & ANSWERS

Accounts

Will any of my accounts change?

- Many of the accounts we offer will have new names with enhanced features. You will receive account details in a special mailing that will be sent to you just prior to conversion. If you have any questions about your new accounts, please contact us and we will help ensure you are in the best accounts for you.
- Share Savings Accounts will now be subject to Regulation D, the federal rule, which puts a limit of six electronic transactions per month on Savings Accounts. If you typically have more than six electronic transactions per month with your Savings Account, we recommend opening a Checking Account to comply with Regulation D.
- You will notice we now have a requirement of a \$5 Share Savings Account. These are your Membership Shares at the Credit Union. If you do not have a Share Savings Account at the time of conversion, a Share Savings Account will be established for you.
- You will receive a SCU Credit Union Member number. Your Member number is a unique number that distinguishes you from all other SCU Credit Union Members. Your SCU Credit Union accounts are identified by Share/Loan ID numbers and MICR numbers under your primary Member number. Your MICR number is used for setting up direct deposits and automatic account withdrawals. Your Member number and additional account information will be mailed to you just prior to system conversion.
- If you have established a Trust or have a Business Account, you will also receive Member numbers for each of these unique relationships.

When will I receive my new account information?

- You will receive your new SCU Credit Union Member number and account information in the mail prior to conversion.

Will my fees change?

- Some fees have changed and will become effective on August 10th. The new Service Charge Schedule was included in your June Account Statement and will also be available on our website, www.scucu.com.

Will my deposit or loan account terms change?

- If there are changes in terms to any of your Crescent Credit Union accounts, you will receive communication advising you of those changes.

Where can I access my account history?

- Please refer to your Account Statements. Your statements will be accessible in eStatements in SCU Credit Union Online Banking.



Direct Deposit

Will my direct deposits continue after conversion?

- Yes, your direct deposits will continue, and you will not be required to make any changes.

ACH Transactions

Will my automatic payment(s) to my Crescent Credit Union loan(s) change?

- No, they will continue as previously scheduled when set up directly with written direction to the Credit Union. Payments scheduled through Online Loan Payments will continue through August 3rd. Payments scheduled after August 3rd will not be made. Online payments can be made in SCU Online Banking through scheduled transfers from your SCU accounts, external accounts or in Bill Pay.

Will my automatic deductions set up at my direction by the Credit Union change?

- No, they will continue as previously scheduled.

Statements and eStatements

When will I receive my Account Statements?

- Your last Crescent Credit Union Account Statement will be sent on August 10th. Going forward you will receive one monthly statement with all your accounts from SCU Credit Union. Your statements will be mailed or made available online after month-end. For example, your statement containing your August account balances and transactions will be mailed or available online in early September. However, if you only have a Statement Savings Account with SCU and no electronic transactions on your account, you will receive a quarterly statement. Members with only Passbook Savings Accounts and no electronic activity do not receive statements.

Can I use my same log-in and password to access eStatements?

- No. After conversion you will access your eStatements from the new SCU Credit Union Online Banking system. If you are a current Crescent Online Banking user, use your existing username when logging in for the first time. You will be prompted to follow instructions to complete the log-in process. Password instructions will be emailed to you prior to conversion.

If you are new to Online Banking, please visit www.scucu.com and select REGISTER in the top navigation bar and follow the prompts. New Online Banking users are automatically enrolled in eStatements and do not receive paper statements unless requested.

Where can I access my eStatements?

- You can log in to Online Banking from our website, www.scucu.com or from our Mobile App available in the Apple and Google Play stores.

How to Open an Account

- You can open a new account online at www.scucu.com or at any of our convenient branch locations.

How to Apply for a Loan

Online

- Apply for a loan within SCU Credit Union Online Banking or visit us online at www.scucu.com and apply from our website when it is convenient for you.

Branch

- Visit one of our twelve (12) convenient branch locations and apply for your loan in person.

By Phone

- Call 1-877-661-3300 and speak to one of our Loan Representatives.

Checks

Can I continue to use my Crescent Credit Union checks?

- Yes, you can continue to use your current Crescent Credit Union checks until further notice.

Will I receive new checks?

- You will only receive new checks if you order them.

How do I reorder checks?

- To reorder checks, please go to www.scucu.com or order them during your next branch visit.

Will I continue to get free checks?

- Relationship Checking and former Crescent 62 accountholders will continue to receive free checks after conversion.

Will my Checking Account number and routing number stay the same?

- No, your account number will change. The ABA/Routing number for SCU Credit Union is 211385556. Account number information will be mailed prior to conversion and you may continue to use your current checks until further notice.

ATM and Debit Cards

Can I continue to use my ATM or debit card?

- Please continue to use your Crescent Credit Union card until your new SCU Credit Union card arrives. New ATM and SCU Debit Mastercard® will be issued during September, October and November of 2020.

Is my PIN the same?

- No. When you receive your new SCU ATM or Debit Mastercard® and call for activation, you will select a PIN for your new card at that time.

Will my card number be different?

- Yes, your new ATM card or Debit Mastercard® will have a different number than your current Crescent Credit Union card.

Q&A

How do I activate the new card?

- When your new card arrives, it will include a phone number to call for activation. Please follow the prompts to activate your new card.

Important Card Phone Numbers:

- Report Lost or Stolen Cards:
Business hours call 1-877-661-3300
After business hours call 1-833-462-0798
- Card Activation: 1-800-992-3808
- Report Dispute: 1-833-462-0798

New Debit Card Checklist

Once you have received your new SCU Debit Mastercard®, please follow the checklist below:

- Activate your new card as soon as possible for security reasons.
- If you have your Crescent Credit Union VISA® Debit card information on record with billers, retailers or other online vendors, update your information with your new SCU Debit Mastercard® number.
- After you update your debit card information, monitor your debit card payments to ensure that your information updated correctly.
- If you use CardValet, add your new SCU Debit Mastercard® in the CardValet app.

Online and Mobile Banking

Will my Online Banking and Mobile App change?

- Yes, existing Crescent Online Banking users will be converted to SCU Credit Union Online Banking. Please refer to our key dates for detailed information on when you can expect changes.

Where do I access Online and Mobile Banking?

- You can log into Online Banking on our website at www.scucu.com and you can download the new SCU Mobile App from the Apple and Google Play stores starting Monday, August 10th.

Can I use my existing username?

- Yes, you may use your existing username when you log in to SCU Online Banking for the first time. You will be prompted to follow instructions to complete the log-in process.

Can I use my existing password?

- No, you may not use your existing Crescent Online Banking password. First-time password instructions will be emailed to you prior to conversion.

Will Businesses access Online Banking the same way?

- Businesses can also log into Online Banking on our website at www.scucu.com and download the new SCU Mobile App from the Apple and Google Play stores starting Monday, August 10th.

Can I use my existing Business username?

- If you are the primary person on your Crescent Credit Union business accounts (your phone, address and email address are listed on the accounts), then you may use your existing username when you log in to SCU Online Banking for the first time. Additional users may be set up within Online Banking.

Can I use my existing Business password?

- No, you may not use your existing Crescent Online Banking password. First-time password instructions will be emailed to you prior to conversion.

Will my current Bill Pay payees be available in SCU Credit Union Online Banking?

- Yes, your Bill Pay payees will be transferred over to the SCU Online Banking.

Will my scheduled bill payments transfer over?

- Yes, all scheduled bill payments will be transferred to the new Online Banking system. In SCU Online Banking, your bill payments will be debited from your account the first business day after your scheduled date. This is different than how your payments are debited today, which is on the day your payment is received by the payee. During the first week of August, some payments may be debited from your account earlier than expected to ensure arrival by the due date. In the future, please make sure you have funds available in your account when you schedule your payment.

Will my Online Banking scheduled transfers and payments to and from my Crescent Credit Union accounts switch over?

- Your scheduled internal transfers and scheduled payments to your CCU accounts will not be visible in SCU Online Banking, but they will carry over to the Credit Union's core data system and continue to process as scheduled after conversion. To change or cancel these transfers or payments, you will need to speak with a Member Service Representative by calling 1-877-661-3300. Please do not schedule these transfers or payments in SCU Online Banking unless you have cancelled them with the Credit Union first. Remember to review your accounts after conversion to ensure your transfers and payments are occurring as expected.

Will my scheduled external transfers to non-Crescent Credit Union accounts carry over?

- No, scheduled external transfers will not carry over into SCU Credit Union Online Banking. You will need to re-enter these accounts in SCU Online Banking after conversion.

Will my scheduled alerts carry over?

- No, scheduled alerts will not be carried over. Please record them prior to conversion so that you can enter them into the new system.

Will my account nicknames transfer over?

- Yes, your account nicknames will be visible in SCU Online Banking.

Will I be able to make remote check deposits?

- Yes, you can make remote check deposits from the SCU Mobile App, which will be available in the Apple and Google Play stores starting Monday, August 10th.

Will my Popmoney (Person-to-Person) scheduled transfers and payees carry over to the new system?

- Your scheduled transfers and your payees will not carry over. Popmoney services will no longer be available after August 2nd. We suggest using alternative services for person-to-person transfers such as Venmo, Google Pay or Apple Pay.

Will I see my account transaction history?

- No, you will not be able to see past account transaction history prior to August 7th in Online or Mobile Banking. Please refer to your past Account Statements. Your eStatements are accessible within Online Banking under eStatements.

What will be different about Online Banking?

- SCU Online Banking offers several additional features for our Members. You will now have access to a budgeting tool, internal transfers to other SCU Credit Union Online Banking Members, and access to view your eStatements and tax information without logging into a separate website.

Telephone Banking

Can I use Telephone Banking during conversion?

- No, you will not be able to access Telephone Banking during conversion on August 8th and 9th.

Will it change?

- Yes, we are upgrading to a new system. However, the same features and information will be available in the new Telephone Banking platform. For your convenience, Telephone Banking prompts will be available in English and Spanish. The first time you call in you'll need to enter your Member number, followed by your Social Security number in order to verify your identity. This is the only time you will be asked to enter your Social Security number.

What number do I use to access the new Telephone Banking?

- You will use the same phone numbers as today: 1-888-442-4944 or 1-508-559-5418.

Can I use my Crescent Credit Union account number?

- No, you will need to enter your new SCU Credit Union Member number.

What PIN will I use?

- You will create an Access Code once you have successfully authenticated yourself in the new Telephone Banking system.

Telephone Banking Getting Started

How to use Telephone Banking

- Dial: 1-888-442-4944 or 1-508-559-5418.
- The first time you call, you will be prompted to enter your Member number and Social Security Number. Once your identity has been verified, you will create your Telephone Banking Access Code.
- The next time you call, you will be asked to enter your Member number and Access Code.
- For account transactions and inquiries (balances, interest, etc.), you will always be asked to enter your Member number and Access Code.

Telephone Banking Quick Tips

- Press 3 and the * key to return to the main menu.
- Press the * key to return to the previous menu.
- Press the # key to repeat an option.
- Press 9 and the * key to enter a different account number.
- To end your Telephone Banking call, simply hang up.

Telephone Banking Menu

- Press 1: Account Balance Menu.
- Press 2: Account History Menu.
- Press 3: Transfer Funds or Make a Payment Menu.
- Press 4: Future Dated Transactions Menu.
- Press 5: Stop a Payment Menu.
- Press 6: Change Access Code Menu.
- Press 7: Interest Rates Menu.

Online Banking

Getting Started

First-Time Log-In:

1. To log in visit **www.scucu.com**.
2. Enter Username (CCU username) and Password (in top navigation bar) and click "Log In".
3. Follow prompts for two-factor authentication and continue to your accounts Dashboard.

Online Banking Registration for New Users:

1. Go to **www.scucu.com** and click "Register" in the top navigation bar.
2. Read and agree to Online Banking terms.
3. Open PDF link for code, enter PDF access code and click "Continue".
4. Fill in information to confirm identity and click "Continue".
5. Register for Online Banking access and click "Continue".
6. Enter temporary password and click "Log In".
7. Update and confirm password and click "Continue".
8. Enter security questions and answers and click "Continue".
9. Enter email and phone then click "Continue".
10. Read and subscribe to PMF tools agreement then click "Continue".
11. You're registered!

Setting Up Notifications (Alerts):

1. Click Settings button in left navigation.
2. Click Notifications tab.
3. Toggle On or Off to set notifications.
4. Click "Save Changes".

Available Notifications:

- Remote Deposit
- General Alerts
- Budgets
- Transfers
- Authentication
- Savings Goals
- Accounts

Statements and Notices:

Click the Statement & Notices button in left navigation.

Statements:

1. Click Statements tab.
2. Select date range and document type.
3. Find statements to view.

Notices:

1. Click the Notices tab.
2. Click "View Notices."
3. Only Notices linked to your accounts will appear.

Transfers:

Quick (One-Time)

1. Select from and to accounts.
2. Select dollar amount or enter other amount.
3. Click "Submit Transfer".

Classic (Regular Transfers & Scheduled):

1. Select from and to accounts.
2. Enter transfer dollar amount.
3. Select transfer date.
4. Select frequency.
5. Optional memo may be added.
6. Click "Submit Transfer".
7. A confirmation screen will appear.
8. Click "Confirm Transfer" after review.
9. A success screen will appear.
10. Click "Make Another Transfer" or "Go to Transfer Activity".

ACH (External Account) Transfers:

1. From the Settings Button and Accounts Tab, click "Link an External Account" or, from the Transfer Button, select "Don't see the account you want to transfer to?"
2. Click "Link an External Account" or "Add non-SCU Credit Union external transfer account".
3. Enter banking information for external account.
4. Verify your identity.
5. Two deposit transactions will be sent to the "transfer To" bank account and may take up to three business days to appear.
6. After two to three business days, log into the "transfer To" bank account and make note of the two deposited amounts.
7. Log into SCU Online Banking and go to Settings and click on the Accounts tab and confirm the two deposited amounts.

Online Banking

Bill Pay:

Add, Delete, Review, or Schedule Payees and Payments:

1. Read and agree to Bill Pay Agreement.
2. Add Payee.
 - i. From Bill Pay Dashboard tab click "Add Payee".
 - ii. Click Business or Person button.
 - iii. Enter Payee information and click "Add Payee".

To Pay Bills:

One Payment:

1. Choose Make a Payment from Bill Pay Dashboard.
2. Enter required information to make a Bill Payment.
 - For one-time payments, choose pay date with a one-time frequency.
 - For multiple payments set number of occurrences or payment dates.
3. Add Memo if required.
4. Click "Submit Payment".

Multiple Payments:

1. Select Payee(s).
2. Fill in Bill Payment information for each Payee.
3. Review total Payees and Total Amount.
4. Click "Submit".
5. Review Confirm Screen and click "Confirm Payment".

To Review Payments:

1. Click Scheduled Tab.
2. A Filter may be added to narrow down to the payment(s) needing review.
3. A dot is placed on the calendar for each payment day.
4. The actual payments will be listed below with ability to edit by clicking on the "Pencil" icon.

Remote Deposit:

To Register:

1. Click "Remote Deposit" icon in the "...More" Widget.
2. Read and agree to Terms and Conditions then click "Continue".
3. Read the Remote Deposit agreement terms and click "I Accept".

To Deposit Checks:

From Mobile:

1. Select Account.
2. Enter deposit amount.
3. Allow App to take pictures and record video.
4. Validate that the check is correctly filled out and signed. Then click "Continue".
5. Hold device over check and match within box. Flash may be turned on by clicking lightning symbol top right.
6. After front capture, repeat step 5 for back of check.
7. Click "Deposit" check.

New Products

After conversion, you will have access to new SCU Credit Union products. If you have questions about these new products and which might be the right fit for you, please call 1-877-661-3300 and speak with a Member Service Representative about your options. You can also visit us online at www.scucu.com for more details or to open an account.

New products include:

- MyFree, MyGreen, and MyInterest Checking Accounts
- SCU Direct Savings
- VISA® Credit Cards
- “On the House” Refinance Mortgage
- Solar Loans
- Mass Save® Residential HEAT Loan
- MassHousing Septic Repair Loan
- SCU Financial
- GreenPath Financial Wellness

Earn More and Save More with SCU Direct Savings

This special savings account offers a higher dividend rate to Members who save systematically with a preauthorized weekly or monthly transfer from a SCU Checking Account. So, give your savings a boost by upgrading your savings account to SCU Direct.

SCU Checking Accounts

Features	MyFree Checking	MyGreen Checking	MyInterest Checking	MyRelationship Checking
Share Account Required	Yes	Yes	Yes	Yes
Minimum Balance to Open	\$5.00	\$5.00	\$5.00	\$5.00
Minimum Balance Required	No	No	\$500.00 average daily balance	Combined daily deposit & loan balance of \$10,000
Interest Bearing	No	No	Yes	Yes
Monthly Maintenance Service Charge	No	No	No, unless average daily balance falls below \$500, then \$5.00	No, unless combined daily deposit & loan balance falls below \$10,000, then \$10.00
Transaction Fee	No	\$1.00 per check	No	No
Non-SCU ATM Surcharges*	Yes	8 reimbursed per month	Yes	Yes
Additional				Free Money Orders & Bank Checks. Discounted annual Safe Deposit Box rental fee. Bonus CD 0.25% APY rate (excludes specials). \$250.00 off mortgage closing costs.

*You may be assessed an additional fee or surcharge by the ATM owner if they are not a member of the SUM or CO-OP networks.



P.O. Box 4290
Brockton, MA 02303-4290