

# Massachusetts State Employees Credit Union

## Massachusetts State Employees Credit Union was formed to serve you!

MSECU is the only credit union chartered specifically to serve all current and retired employees of the Commonwealth of Massachusetts and the various agencies, authorities, departments and divisions within the Commonwealth, as well as the families of these individuals. The Credit Union has been providing effective and economical financial services to employees throughout the Commonwealth since 1921. MSECU is a full service not-for-profit institution. All income remaining after funding expenses, dividends and reserves are returned to members in the form of high yield savings and investment products, low rate lending products, and low or no fee services. Unlike a bank, all profits go back to the Credit Union's members, not to stockholders or a paid Board of Directors.

MSECU offers checking account options for every financial need. If you want a basic checking account for paying a few monthly bills they have it! If you want a completely free checking account that pays competitive interest they have it! Or maybe you fit someplace in between. Why pay those high banking fees? At MSECU you can save money on fees and get paid interest besides!

The Credit Union also offers the MSECU "Convenience" Debit Card for easier than ever access to your checking account. The MSECU "Convenience" Debit Card looks like a VISA card but works like a check. You can use it anywhere VISA is accepted and the funds will be deducted automatically from your MSECU Checking Account. Why bother carrying a checkbook? It works as your ATM card as well! You can even order custom designed cards, including your photograph on the card if you wish.

You can even do your banking from the comfort of your own home by using the Credit Union's online service "State Line." Check balances, transfer funds, request withdrawals, verify checks cleared and more with this state of the art product. And it's free! The convenience of direct deposit and payroll deduction makes saving money easier than ever. Telephone Banking and access to a state-wide network of "surcharge free" ATMs make doing business with MSECU convenient regardless where you work or live. There's no need to visit their offices unless you want to!

Membership in Massachusetts State Employees Credit Union definitely makes sense. For low rate Consumer Loans, full line of First Mortgages, Home Equity Loans, high yield federally insured investment options or other economical financial services, MSECU is the place to be. If you aren't already a member why not join today? It's easy! Simply call the Credit Union's Member Service Department at (800) 700-7733 or (617) 723-5555.

Would you like to keep informed about the services and benefits of MSECU? Provide the Credit Union with your e-mail address and they will send you important notices, offers and newsletters as they become available. Send your name, address and e-mail address to [msecu@mastatecu.org](mailto:msecu@mastatecu.org).

If you have any questions or would like information on services or membership you can contact the Credit Union at the above telephone numbers or by e-mail. You can write to them at MSECU, 101 Merrimac Street, Boston, Massachusetts 02114 or visit their website at [www.mastatecu.org](http://www.mastatecu.org).