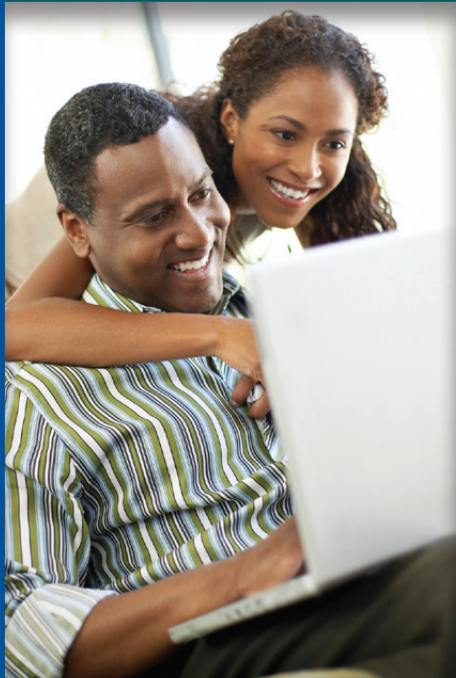


have access



MCU

Strong. Trusted. Growing.

MCU offers you:

- ▶ Checking
- ▶ Money Market
- ▶ CDs
- ▶ IRAs
- ▶ Online Banking
- ▶ Auto Loans
- ▶ Credit Cards
- ▶ Mortgages
- ▶ Personal Loans
- ▶ Convenient ATMs

nymcu.org



Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.



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FasTrack Checking



- FasTrack Checking
- MCU Check Card
- Direct Deposit
- Payroll Deduction
- MCU Online Banking
- BillPay
- e-Statements

MCU Strong
Municipal Credit Union Trusted
Growing



MCU
members

Eliminate all the hassles of day-to-day banking with MCU FasTrack Checking. With a FasTrack Checking Account, you can receive the full benefits of MCU membership and services, such as an MCU Check Card, Direct Deposit, Payroll Deduction and Online Banking.

For more information on FasTrack Checking call **1-212-693-4900**.

FasTrack Checking

Products	Features
Minimum Deposit to Open*	<ul style="list-style-type: none"> • \$0
Monthly Service Fee	<ul style="list-style-type: none"> • None
Overdraft Line of Credit Available**	<ul style="list-style-type: none"> • Yes
How to Access Funds	<ul style="list-style-type: none"> • ATMs, MCU Branches, Touch Tone Teller and MCU Online Banking via nymcu.org
Additional Benefits	
MCU Check Card	<ul style="list-style-type: none"> • Access your funds at thousands of ATMs • Point of Sale purchase directly from your FasTrack Checking account • Receive detailed monthly statements • Find a Co-op network surcharge free ATM via text message # 692667
Direct Deposit	<ul style="list-style-type: none"> • Paycheck available the day before payday • Payroll, Social Security, or retirement checks can be deposited directly into your FasTrack Checking or Share account • Set up automatic distribution to savings and loan accounts • Never wait in line to cash/deposit paycheck
Payroll Deduction	<ul style="list-style-type: none"> • Funds are posted no later than your normal payday • Set up automatic distribution to savings and loan accounts
MCU Online Banking	<ul style="list-style-type: none"> • Transfer funds between different accounts • Transfer money into another MCU member's account • View and print copies of checks paid • View account & loan balances • Receive account alerts via email/mobile phone
BillPay	<ul style="list-style-type: none"> • Make easy online payments to virtually any creditor • No fees • Set up payees list • Receive e-notifications
e-Statements	<ul style="list-style-type: none"> • View previous 6 months of statements and inserts • No fees

* Active Share account with \$5 opening deposit required.

** Overdraft Protection is a loan (subject to approval), the terms of which are set forth in the "Overdraft Protection Line of Credit Agreement."