

Banking is easy at MetroWest Community Federal Credit Union—it also pays off!

We offer the products and services you need, but without all fees and penalties you expect from the big banks. It takes just \$5 to open a MetroWest account and start enjoying our great rates.

At MetroWest, we'll always treat you like you own the place... *because you do!*

▶ **SAVINGS & CHECKING**

Savings Accounts
Checking Accounts
Certificates of Deposit
Money Market Accounts
Individual Retirement/Roth
Share Accounts
Club Accounts

▶ **LENDING**

New and Used Car Loans
Mortgage Loans
Home Equity Loans
VISA® and MasterCard®
Credit Cards
Personal Loans
Recreational Vehicle Loans
Motorcycle Loans

▶ **OTHER SERVICES**

Free Home Banking
Free Bill Pay
Free Coin Machine
24-Hour Telephone Banking
Direct Deposit/Payroll Deduction

MetroWest

Personal Banking where you're an owner!

MetroWest
Community Federal Credit Union

200 Concord Street
Framingham, MA 01702
(508) 879-5522
www.mwcfcu.com

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MetroWest
Community Federal Credit Union

MENU OF SERVICES



www.mwcfcu.com

SAVINGS & CHECKING

FREE SAVINGS ACCOUNTS

FREE CHECKING ACCOUNTS

- Profit bearing
- Unlimited check writing
- No minimum balance
- VISA® Debit Cards

CERTIFICATES OF DEPOSIT

- High profits in a short period of time
- 3 to 48 month certificates offered
- IRA certificates available

MONEY MARKET ACCOUNTS

- Profit bearing
- Minimum balance of \$500
- Six withdrawals per month

IRA/ROTH IRA SHARE ACCOUNTS

- \$500 minimum balance required

CLUB ACCOUNTS

Club accounts are a great way to meet your financial goals. Funds must be deposited regularly and may only be withdrawn a certain number of times each year without penalty. Use Direct Deposit to your Club accounts to help you meet your savings goals.

- Vacation Club
- Tax Club
- Holiday Club



LENDING

CONSUMER LOANS

- New and used vehicle loans
- Secured loans
- Other collateral loans (including boats, trailers, all recreation vehicles)
- Personal Loans

MORTGAGE LOANS

- First Mortgage
- **MortgageClick®** is our new on-line Mortgage Center where you can obtain a rate quote with closing fees. Learn about the process, calculate your payments and Apply online for a Mortgage and receive a commitment letter. Try it online today or call 1-866-859-6546.

HOME EQUITY LOANS

- Fixed or variable rate

VISA® AND MASTERCARD® CREDIT CARDS

- Low annual percentage rate
- NO annual fee or
- NO minimum finance charge
- \$10,000 credit limit
- Same low rate for purchases, balance transfers and cash advances
- Transfer other high interest rate card balances today!

DEBT PROTECTION ON LOANS

- Life
- Disability
- Involuntary Unemployment
- Family Medical Leave

In addition to great financial products, MetroWest also offers accident and term life insurance.

OTHER SERVICES

CONVENIENT
ELECTRONIC
SERVICES

FREE HOME BANKING

- Check account balances and history, including checks cleared
- Transfer funds between your accounts
- Download checking history to Quicken or like software
- Remote Deposit Capture
- MetroWest Mobile App

FREE BILL PAY

- No monthly fee
- Set up regularly scheduled payments or pay one-time only bills
- Sign up for billpay through Virtual Branch

DIRECT DEPOSIT/PAYROLL DEDUCTION

- No more bank lines to cash payroll checks
- Request a loan or share transfer as part of your payroll deposit

24-HOUR TELEPHONE BANKING

SURCHARGE FREE ATMS THROUGH THE ALL POINT ATM NETWORK

FREE COIN MACHINE

