

## Credit Score Analysis

You are just beginning to build your financial future, and part of this process is building your credit score. Make an appointment for your FREE Credit Score Analysis. We will help you learn how to build and maintain a good credit score so that you can qualify for the loan rates you deserve when you are ready for an auto loan or mortgage.

## Shared Branches

Mountain Credit Union is a member of the CO-OP Shared Branch<sup>SM</sup> network, a group of participating credit unions that have joined forces to provide financial services to members nationwide.



If you are headed off to college or moving away for a new job, you can still do business with MCU just as if you were in your home branch by visiting any CO-OP Shared Branch nationwide.

To find a CO-OP Shared Branch near you, visit [www.co-opcreditunions.org/locator](http://www.co-opcreditunions.org/locator).

## MOUNTAIN CREDIT UNION

*We want to be your financial partner for life*

Anyone who lives, works, worships or attends school in the following counties can open an account at MCU:

- Buncombe
- Cherokee
- Clay
- Graham
- Haywood
- Henderson
- Jackson
- Mason
- Madison
- Swain



Scan this QR code to get more information about Mountain Credit Union.



### West Henderson High School

3600 Haywood Road  
Hendersonville, NC 28791

### Branch Hours

Monday, Wednesday and Friday  
11:00 am–1:00 pm



## BRANCH LOCATIONS & HOURS

**Asheville Branch**  
219 Haywood Street  
Asheville, NC 28801  
828.252.8234

**Franklin Branch**  
746 E. Main Street  
Franklin, NC 28734  
828.524.4464

**Candler Branch**  
1453 Sand Hill Road  
Candler, NC 28715  
828.667.7245

**Sylva Branch**  
30 Highway 107  
Sylva, NC 28779  
828.586.0425

**Cherokee Branch**  
3533 U.S. 441 North  
P.O. Box 241  
Cherokee, NC 28719  
828.497.6211

**Waynesville Branch**  
721 N. Main Street  
Waynesville, NC 28786  
828.452.2216

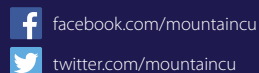
**Fletcher Branch**  
3270 Hendersonville Road  
Fletcher, NC 28732  
828.684.9999

**Branch Hours**  
Monday–Thursday 8:30 am–5:00 pm  
Friday 8:30 am–5:30 pm

ATMs are located at each of our retail branch locations.



[www.mountaincu.org](http://www.mountaincu.org)



Federally insured by NCUA

# STUDENT SERVICES



# FREE ELECTRONIC SERVICES

## FINANCIAL SERVICES

### MCU Online

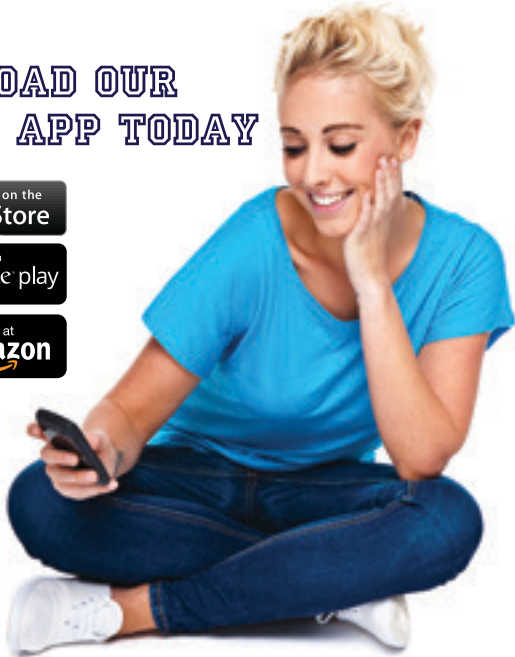
- 24/7 online access allows you to check balances, review history, access statements, make transfers and request a withdrawal by check
- Free mobile app for your smartphone or tablet available through the App Store, Google Play or Amazon Appstore

### MCU Money Manager

MCU Money Manager is an online application that allows you to:

- View all your financial accounts in one place, even accounts from other financial institutions
- Create custom budgets and start saving
- Set up account alerts with email or text messages
- Manage your money and make smarter investments
- Track spending to see where your money goes

## DOWNLOAD OUR MOBILE APP TODAY



### Youth Savings Account

- \$5 minimum opening deposit
- No monthly fee
- Dividends are paid quarterly (must maintain \$25 minimum balance)
- Quarterly statements

### Student Checking Account\*

- No minimum balance required
- No monthly fee
- Visa® check card available with unlimited transactions at no charge
- Free MCU Online access
- Dividends paid quarterly

\*Teens younger than 18 years of age must have a parent or guardian as joint owner and responsible party.

### Secured Visa® Credit Card

A Secured Visa Credit Card is secured by your savings balance on deposit at MCU. Make your payments on time to build your credit score so that you can qualify for auto and mortgage loans in the future.

### Student Loans

MCU partners with Sallie Mae® to offer the Smart Option Student Loan®. This loan offers:

- A choice of competitive rates for undergraduate students
- Rewards for paying on time
- Lower your interest rate
- Borrow up to 100% of your school-certified cost
- Choose a repayment option that is best for you

Apply online at [www.mountaincu.org](http://www.mountaincu.org).

We encourage students and families to supplement their savings by exploring grants, scholarships, federal and state student loans. Also consider the anticipated monthly payments on their total student loan debt and their expected future earnings before considering a private education loan.

## CREDIT UNIONS VS. BANKS

### CREDIT UNIONS

**Cooperatives** – Credit unions are owned by the people they serve (members). They are member-owned cooperatives (co-ops).

**A Voice** – The member-owners elect the persons serving on the Board of Directors by vote at the annual membership meeting.

**Volunteers** – The Board of Directors are (unpaid) volunteers and receive no remuneration for serving. More than 120,000 people serve as credit union volunteers in the United States.

**Not-for-Profit** – Credit unions are not-for-profit financial cooperatives that operate to provide low-cost financial services to their member-owners.

**Democratic** – Each member in good standing has equal ownership and one vote, regardless of how much money they have on deposit.

**Save Money** – Credit union member-owners save an average of \$204 a year in fees and service charges.

### The Credit Union Difference: Ownership

*"My Credit Union: It belongs to me."*

### BANKS

Banks report to an outside group of stockholders.

Board of Directors are elected by the stockholders on the bank and placed on the ballot by officers of the bank.

Bank Board of Directors receive a monthly salary for their positions.

Banks need to earn profits in order to pay their Board of Directors salaries and dividends to their stockholders.

Bank customers do not have a vote regarding who is on the Board of Directors, who are typically persons with significant money invested.

Banks are in business to make profits.

Sources: Credit Union National Association ([www.cuna.org](http://www.cuna.org)), World Council and Credit Unions ([www.woccu.org](http://www.woccu.org)), the Michigan Credit Union League ([www.mcul.org](http://www.mcul.org)) and the *Wall Street Journal*.