



Checks & Balances

News & Events

Fall 2016

INTERNATIONAL
CREDIT UNION DAY®

October 20, 2016



217+ MILLION MEMBERS WORLDWIDE
100+ MILLION MEMBERS IN U.S.
164 YEARS OF SERVICE
9 PRINCIPLES
1 MOVEMENT

Madison Credit Union will be celebrating International Credit Union day by serving cake in our lobby on Thursday, October 20th!
We hope you'll join us!

Christmas Club Payout

It's that wonderful time of year when all of the money you've been saving in your Christmas Club Account is transferred to your savings account! Look for it on October 1, 2016.

MMB Branch to Close Oct. 28

Madison Credit Union is set to close the branch office, located in the Madison Municipal Building, on October 28th. Like all of the city departments located in the MMB, MCU must move out in early November to make way for impending renovations.

Losing the branch office in the MMB will require some members to change their banking habits, but Madison Credit Union President, Dave Petit, is confident the transition will be made easier due to the number of electronic services available to members.

"We've found that while 10% of our members use the branch office, the vast majority of them are also comfortable using many of the electronic services we offer. There are very few transactions that take place in person, that cannot also be conducted via an alternate service method," Petit said.

Despite the branch closure, Madison Credit Union remains committed to serving the financial needs of all of its members. If you need more information about electronic services, continue reading this issue of *Checks & Balances*. As always, if you have further questions or need more information, visit us online at madisoncu.com or call us at 608-266-4750.

MCU Offers Alternatives to In-person Banking

It's tough to beat the friendly, personalized service members receive when they walk through Madison Credit Union's doors. Since 1936, Madison Credit Union has been serving the financial needs of its members with a friendly and courteous staff who is willing to go the extra mile for its members.

Advances in technology have allowed Madison Credit Union to offer a number of alternate service solutions to members. In addition to being fast and convenient, a number of these services provide members access to their accounts 24 hours a day, seven days a week.

1. ATMs - quick, easy access to cash

- A. Madison Credit Union ATMS - no fees
 - City County Building
 - Monona Terrace
 - Dane County Courthouse
- B. Alliance One ATMs
 - 5,069 ATMs nationwide
 - Always fee-free for MCU Members
 - Locate one at www.allianceone.coop
 - Download their ATM Locator Mobile App



Download the "Alliance One" app from Android or Apple to easily locate fee-free ATMs

Continued on page 2



Big Enough to Serve...Small Enough to Care!





Alternatives.....

Continued from page 1

2. Shared Branch Locations - Conduct MCU transactions at participating CUs nationwide

- A. Find Shared Branches at www.co-opcreditunions.org/locator/
- B. Download the Shared Branch Locator App



Download the "Co-op Shared Branch" app from Android or Apple to easily locate shared branch locations

3. It's Me 247 Online Banking - access your accounts anytime anywhere

- A. Make loan payments from MCU checking or savings accounts
- B. Check balances
- C. Transfer money
- D. Apply for loans
- E. Add new share accounts



Go to madisoncu.com and click on "It's Me 247" to log in to online banking. Use it to check balances, transfer money, and much more!

4. It's Me 247 Online Bill Pay - pay your bills anytime from your computer or mobile device

- A. Access it through It's Me 247 Online Banking
- B. Electronic bill presentment - receive your bills electronically
- B. Pay all of your bills with their paper check service or electronically via ACH
- C. Schedule recurring payments
- D. Person 2 Person (P2P) transfers allow you to transfer money to anyone electronically

5. Sprig by Co-op App

- A. Use it to remotely deposit checks to your MCU accounts

6. Loan X-press

- A. Access it from madisoncu.com and make your MCU loan payment from your account at another financial



Download the "Sprig by Co-op" app from Android or Apple to deposit checks electronically with your smart phone from anywhere

7. Call the Main Office: 608-266-4750

- A. Phone transfers (\$2 fee applies. The fee is waived for Security Plus members and for loan payments.)
- B. Check withdrawals (\$3 fee applies after 2 free/month)

For additional service solutions, visit www.madisoncu.com or call us at 608-266-4750.

Don't forget that the main office is just one mile east of the Capitol: 949 E. Washington Ave.

MCU Locations

Main Office: 949 East Washington Avenue
Ph. 608-266-4750
Monday - Friday: 8:30 a.m. - 5:00 p.m.

Main Office: Drive Up
Monday - Friday: 7:30 a.m. - 5:30 p.m.
Saturday: 9:00 a.m. - Noon

Branch Office: Madison Municipal Bldg.
215 Martin Luther King, Jr. Boulevard
Ph. 608-266-5500
Monday - Friday: 9:00 a.m. - 2:30 p.m.

Shared Branch Outlets

Dane County Credit Union



South - 2160 Rimrock Road*

West - 709 Struck Street*

East - 3394 E. Washington Ave.*

Monday - Friday: 9:00 a.m. - 5:00 p.m.
Saturday: 9:00 a.m. - Noon

Heartland Credit Union

Verona - 105 Enterprise Drive*

East - 5325 High Crossing Boulevard*

DeForest - 120 Vinburn Road*

Monday - Friday: 9:00 a.m. - 5:00 p.m.
Saturday: 9:00 a.m. - Noon

Heritage Credit Union

2555 Shopko Drive*

Monday - Friday: 9:00 a.m. - 5:30 p.m.
Saturday 8:30 a.m. - Noon

* Refer to the locations page at madisoncu.com for drive up hours, ATMs, and other information.

CU*TALK Phone Number:

1-800-860-5704

Lost/stolen ATM/Debit card call:

1-800-523-4175

PLEASE NOTE CLOSINGS:

Thursday, November 24, 2016

Friday, November 25, 2016

Saturday, December 24, 2016

Saturday, December 31, 2016

www.madisoncu.com



Comments Are Welcome

Checks & Balances is published quarterly to help members make informed choices for their financial health. We welcome your comments. Send comments to: Madison Credit Union
949 East Washington Ave., Madison, WI 53703 or creditunion@cityofmadison.com

Call for Nominations

Board nominations are needed. The privilege of nominating and electing the MCU board of directors is yours as a member and owner. If you or someone you know would be interested and capable of serving, please complete this form and return it by December 1, 2016. There is one candidate up for re-election this year.

Nomination Form

I, _____
(your name)

nominate _____
(nominee name)

(department and/or street address)

as a candidate for the board of directors of Madison Credit Union.

Signed _____ Date _____

Send your nomination to: Nominating Committee, c/o Madison Credit Union,
949 E. Washington Ave., Madison, WI 53703 by December 1, 2016.