



Madison
Credit
Union

Welcome

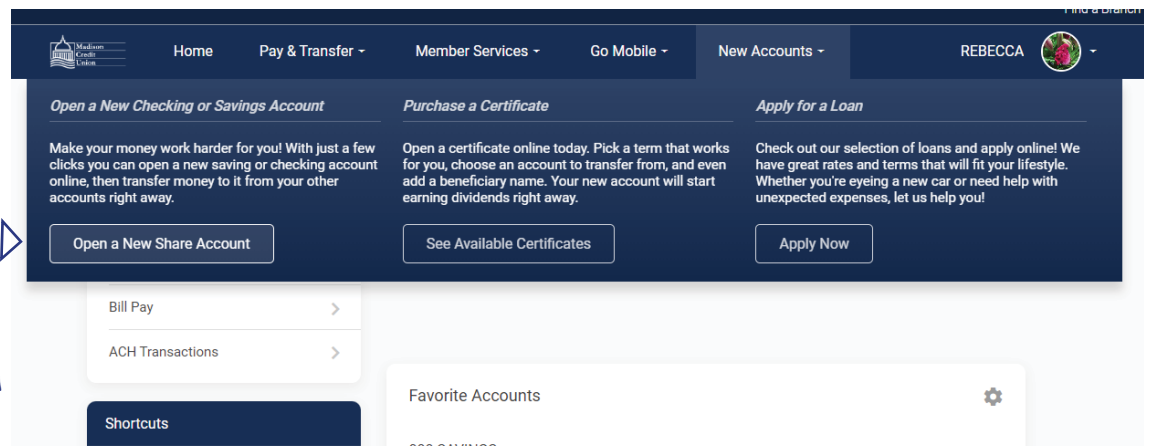
to Madison Credit Union



You're a new member, now what?

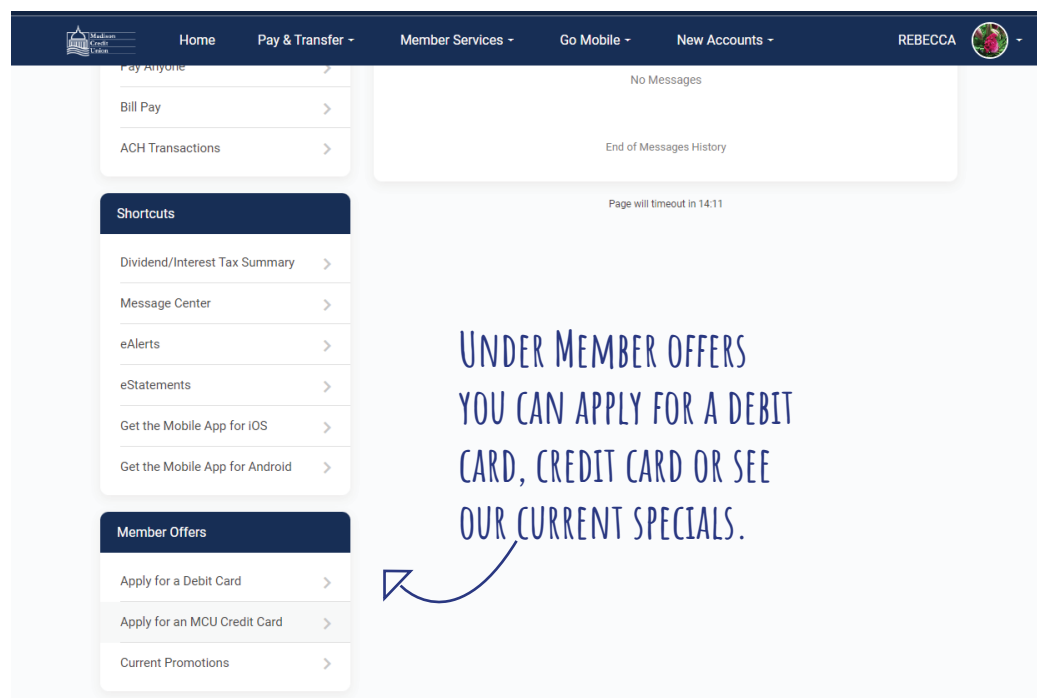
Open a Checking Account

Your savings account was set up with your Madison CU membership. Now it's time to open your checking account. Once logged into [Online Banking](#) you will be able to do almost everything.



HERE YOU CAN OPEN A NEW CHECKING AND SECONDARY SAVING ACCOUNTS.

Apply for a Debit Card



UNDER MEMBER OFFERS YOU CAN APPLY FOR A DEBIT CARD, CREDIT CARD OR SEE OUR CURRENT SPECIALS.

Sign Up for Direct Deposit or Order Checks

If you want to sign up for direct deposit with your employer you will need this information:

Madison Credit Union
949 E. Washington Ave.
Madison, WI 53703

Routing # : 275978721

Depending on your employer, you may also need a voided check or deposit slip. If you don't want to purchase checks, we can print out starter checks for you.

If you'd like to purchase check books you can email us at: creditunion@madisoncu.com or call us at: [608-266-4750](tel:608-266-4750).

Apply for a Credit Card

In the market for a credit card? Our partner Elan VISA offers some of the best credit cards on the market. **All with no annual fees!**

Select one of their six cards based on what kind of perks you want:

- **Everyday Rewards** on purchases like groceries and gas
- **Max Rewards Card** redeemable for cash or statement credit
- **Platinum Card** for balance transfers
- **College Real Rewards Card** for building up your credit
- **Secure Card** or **Max Cash Secured Card** for rebuilding your credit



[Learn More](#)

Take Advantage of Member Perks

All members get **FREE financial counseling** from **BALANCE** on budgeting, home buying, credit scores, rebuilding credit and more. Just mention that you're a member of Madison Credit Union!

Members can also get **discounts on CarFax** reports. Email lending@madisoncu.com to learn more.

- The Full Menu -

Savings Accounts



Share Savings Account

The gateway account to all other MCU services. Dividends are calculated daily on balances greater than \$100 and are credited to your account quarterly. A \$5 minimum balance is required.

Secondary Savings Accounts

Easily open secondary savings accounts from online banking or the mobile app. Great when you want to reserve funds for specific purposes, vacations, rainy days, rent, etc.

Youth Savings Account

Teach children the benefit of saving with a Youth Account that pays a 5% introductory rate up to \$500 for the first year the account is open. Dividends are calculated daily on balances greater than \$5 and are credited quarterly.

Custodial Account

Includes all the benefits of the Youth Savings Account, however this account restricts a child's access to the funds until they reach 18 years of age.

Organizational Account

Designed with businesses, clubs, and organizations in mind, the Organizational Account can have multiple account holders although the majority must fall into MCU's field of membership.

Funeral Trust Account

Created to cover burial expenses. Money deposited into Funeral Trust Accounts is paid out upon the member's death to the funeral home of choice.

Christmas Club

Saving is easy with a Christmas Club Account! You choose the amount and frequency of your regular Christmas Club deposits and we make those funds available to you October 1st each year. Dividends are calculated daily and credited to your account quarterly.

Checking Accounts

Fee Free Checking

The perfect no fee, no frills checking. NO minimum balance and NO monthly service fee. Plus you get a debit card and eight starter checks free. So maybe some frills.

Interest Checking

Perfect for members who want easy access to their funds while earning interest. Receive dividends on balances of \$500 or more. Fees apply for balances under \$500.

Youth Checking

A great tool for students aged 16 and older to learn to manage their own money. Includes a debit card with a limit. A parent or guardian is required to co-sign.

Account Services & Perks

ATM/Debit Cards

Available to members with savings or checkings accounts.

[MCU Visa Credit Card w/ Elan](#)

Choose the card that works best for you: cash back rewards, a low introductory rate, or a Visa business card.

Debit Card Roundup

Save easier and round-up your debit card transactions to the nearest dollar. At the end of the day the round-up total is deposited into an account of your choice.

Payroll Deduction/Direct Deposit

Deposit your paychecks directly to your MCU account. You can even divide deposits amongst your various MCU accounts, including loan payments.

Visa Gift Card & Visa Travel Money Card

Give the gift of Visa with a gift card or travel with the Visa Travel Money Prepaid Debit Card and enjoy enhancements like lost luggage reimbursement.

Security Plus Club

Available to members 55 years or better, Security Plus Club offers extra benefits to those who qualify. Benefits include free checks, a better rate on Certificates, and more.

[Free Financial Counseling](#)

Improve your financial smarts with free financial counseling from BALANCE. They offer home buying education, credit score review, money management, identity theft options, and more.

CarFax Report Discounts

We don't want you to get in financial trouble on a bad car purchase, which is why all members get discounts on CarFax reports. [Email lending](#) for more details.

[Virtual Banking](#)

Make sure your money is available to you, *anytime* and *anyplace* you need it. With MCU's virtual banking services you can:

- Check balances and make transfers
- Pay bills or Pay Anyone
- View cleared checks
- Turn your debit card on/off
- Set up custom eAlerts
- Deposit checks remotely
- And much, much more



Use any combination of our virtual services to manage your funds. Use **Online Banking** or the **MCU Mobile App** for our more robust features. Or use **Telephone Banking** or **Text Banking** for simple actions like checking balances.

SHE'S SOFA DANCING BECAUSE SHE KNOWS ALMOST EVERYTHING ON OUR MENU CAN BE DONE FROM HER COMPUTER.



Investment Accounts

Money Market Account

Grow your money fast while maintaining access to it. Earn higher interest rates than a traditional savings account with limited check writing privileges.

A minimum balance of \$2,500 is required.

Lending Options

Home Loans

Home Equity & Home Equity Lines of Credit

Borrow against your home's equity for education expenses, home improvements, debt consolidation, and more.

Home Purchase Loans (via AmeriCU Mortgage)

Competitive rates, low closing costs and responsive agents all through a trusted credit union partner.

Auto Loans

New and used autos with terms up to 84 months.

Recreational Vehicle Loans

Loans for all your motorized toys: boats, RVs, ATVs, motorcycles, motorhomes, jet skis and more.

Additional Auto Loan Services

- Guaranteed Automobile Protection Insurance (GAP)
- Total Restart (auto replacement benefit)
- AutoSMART - Click, buy, drive.
- Auto warranty - No frills, just good coverage.

Certificate of Deposit

A great way to earn a little extra on money that you won't need for awhile. With terms from 91 days to 2.5 years, grow your savings faster with a MCU Certificate.

IRAs (Individual Retirement Accounts)

Individual Retirement Accounts offer another way to save for your future with varying tax benefits. Options include:

- Traditional IRA
- Roth IRA
- Coverdell Educational Savings Accounts

Personal Loans

Signature Loans

Consolidate debt, take a vacation, and more. Terms up to 48 months at one of the lowest rates in town.

Kwik Cash

A revolving line of credit that allows you to withdraw cash when you need it. Limits apply.

PAL Overdraft Protection Loan

A revolving line of credit to protect against overdraft fees.

Savings Secured Loan

Ideal for members needing to build up or rebuild their credit history. Borrow based on your certificate or savings balances.

Student Loans (via ISL Education Lending)

Low-priced loan options with flexible payment structures for students and their families.

Our Story

Since 1936, Madison Credit Union has served the financial needs of our community.

Born from the aftermath of the Great Depression, Madison Credit Union was started with 9 city employees, including the Mayor of Madison. They pooled their own money and started giving out loans to those deemed 'unqualified' by banks.

Terms of loans were set according to a member's ability to repay; in some cases that was just \$1 at a time. Despite the hard times of the depression, delinquency was almost unheard. **We believed in our members and our members believed in us.**

Today we still carry that mutual trust and respect with our members. We make meaningful connections, learning each member's story so that we can best serve their financial needs.

Although the products, services, and location have evolved through the years our mission has not changed: **Big Enough to Serve, Small Enough to Care.**



Keeping it Local

At Madiscon Credit Union your money stays local. It supports your neighbors, and invests in the places you care about.

Madison CU keeps every dollar you save right here in town, supporting every neighborhood in Madison, supporting our city, cooperatively, together.

We are continuous supporters of the Wil-Mar Neighborhood Center, the Goodman Community Center, Second Harvest Food Bank, and the River Food Pantry. We are yearly volunteers at many of the city events including Ride the Drive and city park's Earth Day Challenge.





Madison Credit Union

Want more information?

Call

608-266-4750

Email

creditunion@madisoncu.com

Web

MadisonCU.com

Visit or send us Snail Mail

949 E. Washington Ave.

Madison, WI 53703

