

[MCU LOGO]

## **Municipal Credit Union**

Financial products and services  
designed to create an exceptional  
financial future.

## NYC's Everyday Heroes Deserve an Exceptional Financial Future

MCU has been helping create exceptional financial futures for over 100 years. Today, we're one of the oldest and biggest credit unions in the United States. Our products and services are based on a not-for-profit business model that was created to serve members, not shareholders—to enhance communities, not profit margins.

**MCU is here for you.**

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### As an MCU Member You'll Enjoy:

[Icon] Products designed with your future in mind

*Low fees, great rates and member benefits.*

[Icon] Services streamlined to fit your busy life

*Money management in a few easy steps.*

[Icon] On-the-Go account access from anywhere

*Digital banking that spells "Goodbye!" to waiting in line.*

[Icon] Financial planning and advice

*Take the next step towards achieving your financial goals.*

[Callout Box]: Start the conversation today by calling: **1-844-MCU-NYNY** (1-844-628-6969)

*or visit us online at [nymcu.org](http://nymcu.org)*

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## Products Designed with Your Future in Mind

*Here is just a small sample of our BIG member benefits.*

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### **Everyday Hero Checking Account\***

No hidden fees  
No minimum balance fee  
30,000+ fee-free ATMs\*\*

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### **Auto Loans**

Great interest rates  
Pre-approved financing  
MCU car buying service

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### **Insurance**

AD&D insurance  
Auto & Home insurance  
Whole Life insurance

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### **Hero Savings Account**

Earn up to 0.05% APY†  
No minimum balance fee  
MCU Visa® debit card

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### **Mortgages**

Great rates  
Online management  
Top-tier support

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### **Personal Loans**

Low interest rates  
Convenient payments  
Top-tier support

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*To see additional benefits and more products, visit [nymcu.org](http://nymcu.org)*

\*An active Hero Savings account is required to open.

\*\*Co-Op Network surcharge-free ATMs must show CO-OP ATM logo. ATM transactions made outside of MCU ATM network or CO-OP ATM Network may be subject to fees. Please visit our online ATM Locator for a list of surchargefree ATMs

†APY = Annual Percentage Yield. The disclosed Dividend Rates and Annual Percentage Yields are accurate as of the last dividend declaration date. Rates and Terms are subject to change without notice. For more details, see our Rates page.

## Services Streamlined to Fit Your Busy Life

*Here is a selection of services to start your journey.*

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### **Direct Deposit**

Direct payment to account  
Never wait in line to deposit  
Receive paychecks early

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### **Touch Tone Teller**

24/7 banking access  
Make transfers or withdrawals  
Check your balance and more

[Icon]

### **Loan Planning**

Use an MCU loan calculator  
Calculate monthly payments  
Save time, add confidence

[Icon]

### **Payroll Deduction**

Ensure bills are paid  
Less paperwork and stress  
Choose and set an amount

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### **Loan Specialists**

Access to specialist support  
Make informed decisions  
Meet goals with confidence

[Icon]

### **Account Security**

Advanced technology  
Security tips and info  
Easy access to help

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*To see additional benefits and more services, visit [nymcu.org](http://nymcu.org)*

## On-the-Go Account Access from Anywhere

*Control your accounts anytime, anywhere with Digital Banking.*

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### **Zelle® Money Transfers\***

Send money to any bank\*\*  
Send or receive in minutes\*\*  
No account numbers shared

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### **Paperless Statements**

Reduce paper waste  
Instantly access statements  
No clutter, all convenience

[Icon]

### **NYMCU Mobile App**

View your MCU Visa® credit card info  
Activate or replace your cards  
Anywhere, anytime access

[Icon]

### **NYMCU MyCard App**

Manage your debit card  
Add card to digital wallet  
Anywhere, anytime access

[Icon]

### **Mobile Deposits**

Take a photo of your check  
Upload via the NYMCU Mobile App  
Save on bank trips with a few clicks

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### **Automatic Bill Pay**

No more missed payments  
Schedule payments simply  
Pay on time, every time

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*To see additional Digital Banking benefits, visit [nymcu.org](http://nymcu.org)*

\*NYMCU Mobile Banking App download required.

\*\*U.S. checking or savings account required to use Zelle®. Transactions between enrolled users typically occur in minutes.

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

## Financial Planning and Advice—Municipal Wealth Builders

*Take the next step towards achieving your financial goals.*

MCU has partnered with Ameriprise Financial Services\* to provide members with access to personalized financial advice.

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### **Investment Advice**

Exploration of investment opportunities  
Complex financial requirements  
Retirement preparation and more

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### **Simple Steps**

Explore or build a plan  
Easy to understand format  
No minimum dollar amount

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### **Financial Professionals**

Personalized advice  
Step-by-step guidance  
Help building tailored solutions

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### **Digital Tools**

Online support tools  
Online goal tracking  
Easy access and use

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### **Ameriprise Financial Services**

Longstanding financial advice leader  
Over 125 years of trust and success  
Award-winning service

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### **Convenient Contact**

Schedule and get started  
Contact over the phone  
Contact online

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*To learn more or schedule an appointment, visit [municipalwealthbuilders.nymcu.org](https://municipalwealthbuilders.nymcu.org)*

\* Municipal Credit Union has an agreement with Ameriprise Financial Services to provide investment advisory, brokerage and insurance services to their clients. Municipal Credit Union is not an investment client of Ameriprise, but we have a revenue sharing relationship with them and receive between 12%-35% of revenue generated by Ameriprise Financial Services for the services noted above. That creates a conflict of interest.

<b>Not FDIC or NCUA Insured</b>	<b>No Financial Institution Guarantee</b>	<b>May Lose Value</b>
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Ameriprise Financial Planning Services are optional, offered separately, and priced according to the complexity of your case and your financial advisor's practice fee schedule. Your fees and financial advisor may be subject to change.

Financial planning is generally appropriate if you have financial goals, sufficient assets and income to address your financial goals, and are willing to pay an investment advisory fee for recommendations to help you achieve those goals. Please review the Ameriprise Financial Planning Client Disclosure Brochure or, for a consolidated advisory relationship, the Ameriprise Managed Accounts and Financial Planning Service Disclosure Brochure, for a full description of services offered, including fees and expenses.

Ameriprise Financial cannot guarantee future financial results.

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Municipal Wealth Builders is a financial advisory practice of Ameriprise Financial Services, LLC.

Ameriprise Financial and the financial institution are not affiliated.

Investment advisory products and services are made available through Ameriprise Financial Services, LLC, a registered investment adviser.

Securities offered by Ameriprise Financial Services, LLC. Member FINRA and SIPC.

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## Municipal Credit Union

*Proudly serving New York City's communities since 1916.*

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### **Lifelong Partner**

MCU is a not-for-profit institution controlled by its members. We serve you, not shareholders.

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### **Member Eligibility**

Those who live, work, worship, or attend school in New York City.

Those who work for New York State or Federal Employers.

Immediate family members of existing members.

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## About MCU

Municipal Credit Union has been serving the financial needs of our members since 1916. The credit union was chartered in response to the concern of New York City Mayor, John Purroy Mitchel, who wanted city employees to have a way to save at reasonable rates and a low cost borrowing alternative to loan sharks. MCU started out with one branch in the Municipal building using handwritten ledgers. At the end of the first year, nineteen charter account holders had combined deposits of \$570. Today, we have 14 branches, more than 600,000 members and over \$4.2 billion in assets. Our corporate mission is to build lifetime quality financial relationships with each member by providing competitive products and excellent service. Equal Housing Opportunity Lender. Federally Insured by NCUA.



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## Municipal Credit Union

*Connecting our members and communities with an exceptional financial future.*

**1-844-MCU-NYNY (1-844-628-6969)**

**[nymcu.org](http://nymcu.org)**

[Logo – Insured By]