



## Who is eligible to become a member of Multi-Schools Federal Credit Union?

Anyone who is employed by Big Beaver Falls Area School District, Riverside Beaver County School District, or Ellwood City Area School District is eligible to become a member. You can also qualify to join if you have a family member that is currently a member of the credit union.

## How do I get access to my money? There are SO many ways!

### You can access your funds in any and all of the following ways:

- Call, Email or Visit our Riverside Office.
- By using your debit card at any ATM Machine. If you use it at any Sheetz, GET Go, 7-Eleven, GNC or Clearview FCU the transaction is **FREE** and you can use <https://www.moneypass.com/atm-locator.html> to find **even more FREE ATM Machines**.
- You can call, email or request a check with your digital banking.
- You can request cashback with any debit card transaction at a Point of Sale from your checking account (draft).
- You can log on to your digital banking account 24/7.
- You can use Multi-Schools FCU App for your Smartphone 24/7.

## What do I need to open an account?

You will need a non-expired Driver's License or State issued ID with the correct mailing address and your \$5.00 Shares Deposit.

## Is my money insured?

All deposits are insured up to \$250,000 by the National Credit Union Administration (NCUA).

## How long do I have to be a member in order to apply for a loan?

As soon as you join our credit union you become an owner of our organization and once you are a member for 30 days you are eligible to apply for a loan with the credit union.

## How do I apply for a loan?

Members can apply for a loan at any of our offices, by email or phone. You can also fax or mail an application upon request. **We will need two of your most current pay stubs with your completed application and a \$10.00 Per Borrower Loan Application Fee paid at time of applying.**

## Multi-Schools Federal Credit Union

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