

Members are encouraged to regularly visit our webpage <https://multischoolsfcu.org>

for news, rates, products and services, special offers, events, and helpful resources.

Examples of many resources available on our website:

Digital Banking Enrollment
ATM Locator
Free Credit Report
FAQs

Under Products & Services, try our **Loan Payment Calculator** to help you determine the loan financing amount and payment options that are best for you.

Due to the increasing cost of paper and postage, we hope to save newsletter expenses by publishing news on our webpage.

We are also asking your help by signing up for digital banking and electronic statements.



Members are **OWNERS** of the Credit Union. As an individual member you are **NOT** treated as an account number.

We are a small credit union with assets of about \$4,900,000. The purpose of our credit union is to promote thrift and teach the wise use of credit for its members. Thus the credit union is a place to develop a systematic savings program and provide a source of low-cost credit through payroll deduction. We are able to offer low interest rates on loans and higher dividends on savings accounts.

ALL accounts are insured up to \$250,000 by NCUA.

Multi-Schools FCU

Mailing Address: 1033 Main Street
Wampum, PA 16157

Wampum Phone: 724-740-1444

Riverside Office Phone: 724-201-0198

(Call for Location in School Building)

300 Country Club Drive, Ellwood City PA

Open Daily 9 am - 2 pm

creditunion@rbcasd.com

Expertise you need with the service you deserve.

We are the BEST CHOICE for You!



The Credit Union offers valuable banking solutions to the **Big Beaver Falls, Ellwood City, and Riverside Beaver County Area School District** employees and their families.

We look forward to servicing our membership as always with our

Experienced Professionals
who **KNOW** Banking and Know **YOU!**

If you are not a member, contact the Credit Union to discover all of our financial opportunities.

Don't hesitate. Sign up now for Digital Banking



Signing up online for Digital Banking or thru our mobile APP has never been simpler!

Click the **Enroll Now** button to complete a brief enrollment process. **All you need is your account number.**

- ◆ You can also sign up for e-statements when you enroll for digital banking.
- ◆ You can access Bill Pay if you have a checking account.
- ◆ You can transfer between our accounts and between your other financial institutions.

Never hesitate to call us if you need help setting up your electronic services with the Credit Union.

PRODUCTS & SERVICES

No matter what you are looking for, Multi-Schools Federal Credit Union has your financial needs covered with our range of Products & Services.

Deposit Accounts

- Regular Share Savings
- Organizational Accounts
- Share Certificates (6, 12, 18 & 24 month)
- Christmas Club
- Vacation Club
- Share Draft (Checking) Accounts
- Debit Cards (ATM)

Other Services

GAP/Service Warranties

Auto Insurance GAP coverage and warranties that will not break your bank account that could be better than any out there for you!

Smart Option Student Loans

Whether you are an undergraduate or graduate student, get money for school from Sallie Mae®. Student loans from Multi-Schools Federal Credit Union in partnership with Sallie Mae® could help!

Lending

- Personal Loans
- Co-Signer Loans
- Auto Loans
- Motorcycle Loans
- Secured Loans

RATES

Savings and Loan Rates and Terms are posted on our webpage.

- ALL loans require a \$10.00 per borrower fee.
- All rates are subject to 0.25% reduction with payroll deduction or ACH payment.
- Credit Scored Members under 600 require Co-Signer (Co-signer must have score above 640).
- "No Credit Score" is "B" risk based pricing category plus 2% added to that rate.

Special Rates on Certificate & Loans!
Call (724) 201 - 0198