

Products & Services

WHO CAN BECOME A MEMBER?

You are eligible for membership if:

- Persons who live, work, worship, or attend school in Cumberland or York Counties, Maine
- Businesses and other legal entities located in Cumberland or York Counties, Maine
- Spouses of persons who died while within the field of membership of this credit union
- Volunteers in the community, members of their immediate families or households, and organizations of such persons
- Employees of this credit union

Joining the Credit Union couldn't be easier. A minimum deposit of \$25.00 in a share account is all you need to start enjoying all the benefits of credit union membership.

Share (Savings) Accounts*

- Earn competitive monthly dividends
- Funds are conveniently accessible anytime
- Insured up to at least \$250,000 by the National Credit Union Administration

Youth Accounts

- Minimum opening balance of \$5.00.

Vacation / All Purpose Accounts

- A separate savings account that pays a slightly higher dividend rate as our share account.
- Unlimited deposits and withdrawals.

Christmas Club Accounts

- Withdrawals are restricted on this account and in October we transfer the funds into your share or share draft account.

Share Draft (Checking) Accounts

- No minimum balance required.
- No monthly service charge.

Share Certificates

- \$500 minimum required to open.
- (For updates and current rates please visit our website:
<http://www.mesolutionsfcu.org>)

Money Market Accounts

- \$2000 minimum required to earn dividends.
- Higher dividend rate than standard savings account.

IRA Account

- Traditional, Roth & Coverdell Savings plans (Education IRA).

Fixed Rate Home Equity (Second Mortgage)

- Borrow up to 80% of the value of your home at a fixed interest rate.
- Take up to 15 years to repay.

New & Used Vehicles

- Rates and terms available up to 7 years (depending on vehicle model year) with up to 100% financing including tax.

Motorcycle Loans

- Rates and terms up to 7 years (depending on model year) with up to 100% financing.

ATV/Snowmobile/RV/Boat Loans

- Rates and terms up to 10 years (depending on model year) with up to 100% financing.

Personal (Unsecured)

- Borrow up to 3 months of your gross income not to exceed \$20,000.
- Terms up to 5 years.

Teller-Phonesm

- Free 24-hour access to your accounts.
- Enjoy the convenience of using a telephone to access your accounts from work, home and even out of town.

Shared Branching

- Make deposits, cash and check withdrawals, transfer funds, obtain account balances and more at thousands of participating credit union locations nationwide.

CHIPS Online

- Free 24-hour access to your accounts via the Internet.

Electronic Bill Payment

- Our electronic bill payment service allows you to schedule recurring payments and pay anyone anytime. No more stamps, writing checks or mailing your payments with Electronic Bill Payment.

Products & Services

CUE-Statements

- Access your statements faster from wherever you choose – at home, at work or when traveling through CHIPS online.

Mobile Banking

- Access your account via your smartphone to check balances, make transfers, deposit checks, pay bills, apply for a loan and send money via PayPal

Visa Check Cards

- Our Visa® Check Card allows you to withdraw money from ATMs and make purchases wherever Visa is accepted instead of writing a check. Your purchases are conveniently debited from your share draft (checking) account.
- Enjoy surcharge free withdrawals at all ATMs displaying the SURF logo.

Chips Protection Plan (Overdraft Line of Credit)

- Protect yourself from potential overdrafts with credit limits up to \$1,500.00.

Internet Lending: Apply for a loan 24/7

1. Go to www.mesolutionsfcu.org. Log into CHIPS Online.
2. Click on Loan tab, then Apply for a loan and complete the requested information.
3. A loan officer will schedule a visit to the credit union to sign the paperwork upon approval.

OTHER PRODUCTS & SERVICES...

ATM location:

209 Western Avenue, South Portland

Our ATM dispenses as little as \$5.00.

- Free Notary Service
- Loan Life & Disability Insurance
- Free Accidental Death Insurance
- Gap Insurance
- Money Orders
- Wire Transfers
- Savings Bond Redemption
- First Mortgages/Refinancing available



We Do Business In Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act



Federally Insured by NCUA

