

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 \$25,000.
- 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.

Digital Banking

- 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. Access via Digital or Mobile Banking.

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CUE-Statements

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

Mobile Banking

- Access your account via your smartphone to check balances, make transfers, deposit checks, pay bills, or apply for a loan.

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.

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 Digital Banking..
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

