

## Make your move.

# Avoid excessive fees with MCU Checking.

No checking account fee –
 with \$500 combined monthly account balance\*





Free – Online
Banking, Mobile
Banking, BillPay
and eStatements

No fee at non-MCU ATMs – with \$2,000 in combined deposits

With no checking account fees,\* a minimum balance requirement that is a lot easier to maintain, and all the amenities that you need with your checking account, it is easy to see why using MCU for your checking and debit needs is the right choice for your financial well-being.

If you do not already have a checking account at MCU, log on to nymcu.org, visit your local branch or call 212-693-4900 to open your MCU FasTrack Checking account today.

\*A monthly Minimum Balance Charge may apply if you have less than \$500 in combined deposits as of the end of any calendar month. This fee is waived for the first year following the opening of an account, if you are 21 and younger or 62 and older, and under certain other circumstances. For more details, ask for a copy of the Credit Union's *Schedule of Dividends, Service Charges and Fees* or visit our website at www.nymcu.org. Membership eligibility requirements must be met.

\*\*For most employment groups.
Federally insured by NCUA





- ▶ Checking
- ▶ Money Market
- ▶ CDs
- ▶ IRAs
- ▶ Online Banking
- ► Auto Loans
- ► Credit Cards
- ► Mortgages
- ► Personal Loans
- ► Convenient ATMs



## MCU IN YOUR COMMUNITY



### MCU, St. John's Celebrate Civil Service Appreciation Day

On Saturday, January 12th, over 11,000 fans were on hand to watch the St. John's University Men's Basketball team take on Georgetown University inside The World's Most Famous Arena, Madison Square Garden, Included in this crowd were over 100 invited guests of Municipal Credit Union, as part of MCU's and SJU's Civil Service Appreciation Day. This was the second year MCU and St. John's have teamed up to honor the hard work and contributions of New York's civil servants to the community.

This year, as part of the day's festivities, MCU Spokesperson and St. John's Hall of Famer John Franco took photos with and signed autographs for fans both prior to tipoff and during halftime. MCU also recognized three select individuals for their efforts in helping the New York community in the aftermath of Hurricane Sandy, and sponsored a fan free-throw shooting contest, where one lucky fan won a \$100 MCU Gift Card.



As part of Civil Service Appreciation Day at the St. John's Men's Basketball game on Saturday, January 12, MCU held a special center court presentation honoring three people for their efforts in helping their communities in the aftermath of Hurricane Sandy. Shown at the center court presentation (L-R); Mets Hall of Fame pitcher and MCU spokesperson John Franco, Transit Workers Union Director of Political and Community Action Development Marvin Holland, Steven Siller Tunnels to Towers Foundation's George Siller, MCU Chairman of the Board of Directors Mark S. Brantley, Esq., SEIU International Communications Director Selvena Brooks, and MCU Vice President of Business Development/Member Relations Corey Fernandes.

"We want to thank all the fans, in particular civil service employees, who came out to support St. John's at the Civil Service Appreciation Day game," said MCU Vice President of Business Development/Member Relations Corey Fernandes. "We are confident that our partnership with St. John's Athletics is a great way to connect with the community and our members, and hope that we can continue to host events like Civil Service Appreciation Day in the future."



It was a special day for St. John's fans at the January 12th Men's Basketball game against Georgetown University. Fans were able to meet St. John's Hall of Famer John Franco prior to the game and at halftime, compliments of Municipal Credit Union. Franco was in attendance as part of Civil Service Appreciation Day, hosted by MCU and St. John's.



MCU branch employees pose with food donations, collected for City Harvest. During the holiday season, MCU branches collected food donations for City Harvest's annual Food Drive as well as coats for the New York Cares Coat Drive and toys for the Salvation Army's Toys for Tots drive. In total, over 500 pounds of food, 200 toys, and 130 coats were collected.

#### MCU Charitable Efforts a Great Success

It was a nicer holiday season for many New Yorkers in need, thanks in part to the generosity of Municipal Credit Union (MCU) and its members during MCU's holiday season charitable collection drives. MCU members and staff collected and donated more than 500 pounds of food, 200 toys and 130 coats during the annual holiday collection drives held in MCU branches as well as in corporate headquarters.

The food collected was donated to the City Harvest Food Drive; the toys were donated to the Salvation Army's Toys For Tots campaign, and the coats were donated to the New York Cares Coat Drive. The annual holiday season charitable collection drives are part of MCU's corporate commitment of giving back to the communities in which it serves.

In addition to these food, toy and coat drives, MCU also conducted several turkey giveaways during the holiday season. MCU staff volunteered in local areas and also gave away turkeys to needing organizations and families.