

New Member Information

Thank you for considering membership in the regions largest cooperative community credit union. Please take a moment and review the new member information.

What is Members Credit Union?

We are a not for profit cooperative community credit union which offers membership to individuals that live, work, worship or attend school in the counties of Grand Traverse, Leelanau, Antrim, Benzie, Kalkaska and Manistee.

Becoming a member of your cooperative credit union is easy!

You will need one of the following:

- Valid Drivers License, State Issued ID, Passport, Picture ID

AND

- Valid Social Security number
- Current address
- \$5.00 minimum, to open share account

What products and services are available?

Savings, Checking, Debit Cards, Auto Loans, Lines of Credit, VISA, MasterCard, Mortgages, Home Equity Loans, Online Banking, Online Bill Pay, Phone Banking, and much more.

Where are we located?

Members Credit Union has 7 offices throughout Northwest Michigan with a regional lending center in Traverse City, Michigan. ATMs are conveniently located within our office network, see "locations insert" for details. We are a member of the CO-OP* network which maintains over 25,000 surcharge free ATMs nationally.

Privacy and Security?

Members Credit Union practices best standards concerning your privacy, please refer to the privacy statement with your account disclosures for details. In order to protect your identity from theft and fraud, Members Credit Union requires new members to be screened to verify application information, fraud, negative banking, retail and credit history.

* Look for the CO-OP Network logo



Products and Services

SHARE

Member Junior Share
Member Share
Direct Share
Interest Share
Mature Share
Daily Dividend Share
Money Market Share
Certificate of Deposit (CD)
IRA Certificate of Deposit
Individual Retirement
Account (IRA)
Vacation Fund
Christmas Club

CHECKING

Member Junior Checking
Member Checking
Direct Checking
Interest Checking
Mature Checking

LENDING

New & Used Auto Loans
Boat, Motorcycle,
Motor Home & ATV Loans
Signature Loans
Secured Loans
Mobile Homes
Home Mortgages
Home Equity Loans
Home Equity
Line of Credit
Construction Loans
Vacant Land Loans

AUTOMATED SERVICES

Direct Deposit

MAT

"Members Anywhere Teller"

Online Banking

www.memberscu.com

- e-Statements
- e-Notices
- Online Transfers
- Online Check Copies

Online Bill Payment

"Members Bill Pay"

PAT

"Phone Audio Teller"

Phone Banking

800-445-5728

231-947-3333

Toll-Free

Member Assistance

800-765-0110

ATM Access

Surcharge-Free

ATM Cards

Visa Debit Cards

Visa and MasterCard

Credit Cards

Online Loan Applications

ADDITIONAL SERVICES

Travelers Cheques

Money Orders

Cashiers Checks

**It's easy to become a member of
Members Credit Union!**

Contact us today:

**Call 800-765-0110, visit a local office,
or check us out online at www.memberscu.com**

Locations



SOUTH AIRPORT OFFICE*

3323 South Airport Rd. W.
Traverse City, Michigan
(231) 929-2010

HASTINGS OFFICE*

1234 Hastings Street
Traverse City, Michigan
(231) 929-2014

BEAUMONT OFFICE

120 Beaumont Place
Traverse City, Michigan
(231) 929-2007

MANISTEE OFFICE*

1960 US 31 South
Manistee, MI
(231) 723-8303
West Shore Hospital*

MANCELONA OFFICE*

304 S. Williams
Mancelona, Michigan
(231) 587-9133

KALKASKA OFFICE*

120 County Road 612 N.E.
Kalkaska, Michigan
(231) 258-1103

MAILING ADDRESS

P.O. Box 795
Traverse City, MI 49685-0795
(800) 765-0110
Loans (800) 765-0113

MAIN OFFICE*

3745 North US 31 South
Traverse City, Michigan
(231) 929-2000

MORTGAGE CENTER

3335 South Airport Rd. W.
Suite 7A
Traverse City, Michigan
(231) 929-2020

TRAVERSE CITY LENDING CENTER*

3323 South Airport Rd. W.
Traverse City, Michigan
(231) 929-2010
or (800) 765-0113

PHONE AUDIO TELLER (PAT)

(231) 947-3333
(800) 445-5728
24 hours a day,
7 days a week

* ATM Locations



* ATM Locations

Hours

Main Office**

3745 North US 31 South • Traverse City, Michigan • (231) 929-2000 • FAX (231) 929-1597

MONDAY 9:30 am - 5:30 pm

TUESDAY 9:30 am - 5:30 pm

WEDNESDAY 9:30 am - 5:30 pm

THURSDAY 9:30 am - 5:30 pm

FRIDAY 9:30 am - 7:00 pm

SATURDAY 9:00 am - 3:00 pm

Drive Thru: M-Fri. 7:00 am to 7:00 pm, Sat. 8:30 am to 4:30 pm

Hastings Office**

1234 Hastings Street • Traverse City, Michigan • (231) 929-2014 • FAX (231) 929-2024

MONDAY 9:30 am - 5:30 pm

TUESDAY 9:30 am - 5:30 pm

WEDNESDAY 9:30 am - 5:30 pm

THURSDAY 9:30 am - 5:30 pm

FRIDAY 9:30 am - 7:00 pm

SATURDAY 9:00 am - 3:00 pm

Drive Thru: M-Fri. 7:00 am to 7:00 pm, Sat. 8:30 am to 4:30 pm

Traverse City Lending Center**

3323 South Airport Rd. W • Traverse City, Michigan • (231) 929-2010 • FAX (231) 929-1497

MONDAY 9:30 am - 5:30 pm

TUESDAY 9:30 am - 5:30 pm

WEDNESDAY 9:30 am - 5:30 pm

THURSDAY 9:30 am - 5:30 pm

FRIDAY 9:30 am - 5:30 pm

SATURDAY 9:30 am - 5:30 pm

(ATM Inside Only)

Members Mortgage Center

3335 South Airport Rd. W, Suite 7A • Traverse City, Michigan • (231) 929-2020 • FAX (231) 947-2795

MONDAY 9:30 am - 5:30 pm

TUESDAY 9:30 am - 5:30 pm

WEDNESDAY 9:30 am - 5:30 pm

THURSDAY 9:30 am - 5:30 pm

FRIDAY 9:30 am - 5:30 pm

SATURDAY CLOSED

Beaumont Office

120 Beaumont Place • Traverse City, Michigan • (231) 929-2007 • FAX (231) 929-2008

MONDAY 9:30 am - 5:30 pm

TUESDAY 9:30 am - 5:30 pm

WEDNESDAY 9:30 am - 5:30 pm

THURSDAY 9:30 am - 5:30 pm

FRIDAY 9:30 am - 5:30 pm

SATURDAY CLOSED

Drive Thru: M-W 8:00 am to 6:00 pm, Th.-Fri. 8:00 am to 7:00 pm (Closed Sat.)

Mancelona Office**

304 S. Williams • Mancelona, Michigan • (231) 587-9133 • FAX (231) 587-8978

MONDAY 9:30 am - 5:30 pm

TUESDAY 9:30 am - 5:30 pm

WEDNESDAY 9:30 am - 5:30 pm

THURSDAY 9:30 am - 5:30 pm

FRIDAY 9:30 am - 5:30 pm

SATURDAY CLOSED (Lobby)

Drive Thru: M-W 8:00 am to 6:00 pm, Th.-Fri. 8:00 am to 7:00 pm, Sat. 8:30 am to 4:30 pm

Kalkaska Office**

120 County Road 612 N.E. • Kalkaska, Michigan • (231) 258-1103 • FAX (231) 258-1106

MONDAY 9:30 am - 5:30 pm

TUESDAY 9:30 am - 5:30 pm

WEDNESDAY 9:30 am - 5:30 pm

THURSDAY 9:30 am - 5:30 pm

FRIDAY 9:30 am - 5:30 pm

SATURDAY CLOSED (Lobby)

Drive Thru: M-W 8:00 am to 6:00 pm, Th.-Fri. 8:00 am to 7:00 pm, Sat. 8:30 am to 4:30 pm

Manistee Office**

1960 US 31 South, • Manistee, Michigan • (231) 723-8303 • FAX (231) 723-3603

MONDAY 9:30 am - 5:30 pm

TUESDAY 9:30 am - 5:30 pm

WEDNESDAY 9:30 am - 5:30 pm

THURSDAY 9:30 am - 5:30 pm

FRIDAY 9:30 am - 5:30 pm

SATURDAY CLOSED (Lobby)

Drive Thru: M-W 8:00 am to 6:00 pm, Th.-Fri. 8:00 am to 7:00 pm, Sat. 8:30 am to 4:30 pm

** Automatic Teller Machine Locations

Phone Audio Teller

(231) 947-3333 or (800) 445-5728

24 hours a day, 7 days a week

Online Banking

www.memberscu.com • 24 hours a day, 7 days a week

