

FREE CHECKING

*Free Checking is supposed to be free.
We like to keep it that way!*

- **No Monthly Fee**
- **No Minimum Balance**
 - Most financial institutions require a minimum balance or a minimum monthly direct deposit to avoid the fees.
- **Free Online Banking and Bill Pay**
- **Free Mobile App**
- **Free Mobile Deposit Capture**
 - Payroll checks deposited by 1:00 p.m. CT are made available same day.
- **Free E-Statements**
- **Free Overdraft transfers from savings¹**
 - Compared to fees as much as \$40 per transaction at other financial institutions.
- **Access to over 55,000+ surcharge fee ATMs worldwide**
- **Free First Book of Checks**

¹six (6) free overdraft transfers from savings per month. After that a \$5.00 per transaction charge will apply. Any transaction in which there is not enough available funds in your savings account to cover the transaction will result in the standard \$25.00 NSF fee.

VISA CLASSIC CREDIT CARD

With an APR that is up to 50% below the industry average!²

- **No Annual Fee**
- **No Balance Transfer Fee**
- **No Cash Advance Fee**
 - Most financial institutions will charge you 3% to 5% for this service.
- **Fraud Protection**
- **Contactless Tap to Pay**



²APR = Annual Percentage Rate. The interest rate you receive will be determined by your creditworthiness. Subject to approval. Membership and qualifications apply. APR data sourced from Q3 2023 WalletHub Credit Card Landscape Report 8/28/23.

MCLCU BRO 1M 9/23

MAIN OFFICE

6240 Joliet Rd., Countryside, IL 60525

HOURS

Monday - Friday 8:30 a.m. to 5:00 p.m.
Saturday 8:00 a.m. to 12:00 p.m.

PHONE

708-482-9606

24/7 AUDIO RESPONSE

708-482-9111
or
844-297-9212

GENERAL FAX

708-482-9622

LOAN DEPT. FAX

708-482-9399

E-MAIL

info@mclcu.org

WEBSITE

www.mclcu.org

Midwest Coalition of Labor



Credit Union

Your savings are federally insured
to \$250,000 by NCUA

Revised September 1, 2023

Thank you for your interest in

Midwest Coalition of Labor



Credit Union



www.mclcu.org
(708) 482-9606

MEMBERSHIP

The Midwest Coalition of Labor Credit Union (MCLCU) was established for union members in good standing or employees of a union included in the Midwest Coalition of Labor (MCL), along with Teamsters Local 731 and immediate family members. By limiting our field of membership, we can afford to offer the special advantages available through a credit union.

OUR MISSION STATEMENT

The Midwest Coalition of Labor Credit Union is a member-owned, not for profit financial organization dedicated to providing a full range of financial services. Our mission is to ensure the long-term stability, managed growth, and the members' continued trust and loyalty in our credit union.

Not For Profit
Not For Charity
But For Service

READY TO JOIN?

If you are eligible to become a member, you can request an application by calling our office at (708) 482-9606. You can also find the application online at www.mclcu.org. To open a membership, the following items must be presented to MCLCU:

- A completed account card
- A copy of your driver's license or state ID
 - For all owners and joint owners
- A copy of your current union card
- An initial deposit of at least \$100 (1 share)

The \$100 represents one share with a par value of \$100. One share is required to be in your share account to receive services offered by MCLCU.

ATMs

*We are part of the Allpoint network!
55,000+ surcharge free ATMs
worldwide*

You can find Allpoint ATMs virtually anywhere you travel with over 55,000 participating ATMs. Your cash is never far away. In fact, one out of every twelve ATMs in the U.S. participates in the Allpoint network.

Allpoint ATMs are located in the most popular retail stores. They are in the places you already know, love, and shop every day. You can find Allpoint ATMs at these retailers, and many others...



MCLCU members receive five (5) free ATM transactions per month. After that a \$3.00 per transaction fee will apply.



There is a growing number of deposit receiving ATMs in the Allpoint network. Look for the Allpoint+ logo for the opportunity to deposit funds into your MCLCU account.

BANKING ACCOUNTS

- Share (savings) Accounts
- Free Share Draft (checking) Accounts
- Money Market Accounts
- Share Certificates (CDs)

LENDING

- New/Used Car Loans
- New/Used Motorcycle Loans
- New/Used Boat Loans
- RV, ATV & UTV Loans
- Debt Consolidation Loans
- Unsecured Loans
- Share Secured Loans
- First Mortgages
- Home Equity Credit Lines
- Visa Credit Cards

OTHER SERVICES

- Visa Debit Card
- 55,000+ surcharge free ATMs
- Free Online Banking
- Free Mobile App
- Free Mobile Deposit Capture
- Free Bill Pay
- Direct Deposit
- Payroll Deduction
- Wire Transfers
- 24/7 Audio Response
- Free Notary Service
- Certified Checks
- Night Depository
- Visa Gift Cards
- Electronic Signing

ADDITIONAL SERVICES FOR LOCAL 150

- Dues Transfers
- Surviving Spouse Insurance Payments
- Self-Pay Insurance Payments
- Vacation Savings Loans
- Direct Deposit of Vacation Savings

