



MOWER COUNTY
— EMPLOYEES —
CREDIT UNION

900 18th Ave NW, Austin, MN 55912

Phone: (507) 437-6360

Monday – Friday 11:00 AM to 5:00 PM

Email: mcecu@mowercountynecu.org

Website: www.mowercountynecu.org



We Make “Banking” Easy
Switch ‘N Save Your Checking Account

You’re a member because you want more for your money, right? Since members are our shareholders, the profits we make are *reinvested in you!*

This means better rates, better service and the dreams you’re chasing becoming a reality faster.

You invest in us – We invest in you!

We offer simple and convenient share-draft (checking) accounts to meet your everyday needs. The transition to switching is simple and *we’ll help you every step of the way!*

Our **share-draft (checking) accounts** work well for everyone, with a variety of convenient services including direct deposit, overdraft protection, card security, 24/7 online access, bill pay, surcharge-free ATMs and more!

Golden Checking Club: Our Golden Club is available to members age 55 or better and offers a variety of *additional* perks.

Teen Accounts Too: First job? We can help your teenager establish their first checking account – helping them step out into the world financially strong!



Switch ‘N Save Your Checking Today

Contact Our Member Representatives to get started:

(507) 437-6360

mcecu@mowercountynecu.org

NMLS #1154437



Insurance Loss Payee Address:

Does your insurance carrier have the credit union's correct mailing address? Please contact your agent to ensure they have the following:



Mower County Employees Credit Union
900 18th Ave NW, Austin, MN 55912-1852

KEEP YOUR BENEFICIARIES UP TO DATE



Payable on Death Beneficiary

Payable on Death (POD) is an arrangement between the credit union and member designating a beneficiary to receive the member's assets. The transfer of assets is triggered by the death of the member.

We highly encourage members to consider a beneficiary. Contact our Representatives to review your membership's POD Beneficiary status today!

Need Access To Quick Cash?

Do you like the security of having cash available for rainy-day events? **Personal Lines of Credit** offer an expedient way to access funds without the hassle of additional paperwork.



The credit line can also be linked to your Draft/Checking account as overdraft protection – or to use at your convenience! **Apply today using our online loan application at www.mowercountycu.org** or contact a Member Representative at (507) 437-6360



Gift Cards – Great For Any Occasion

Whether you're celebrating a birthday, holiday, graduation, wedding or any occasion.....Gift cards are always appreciated!

With instant-issuance up to \$1,000 and a variety of designs, we can help you celebrate!

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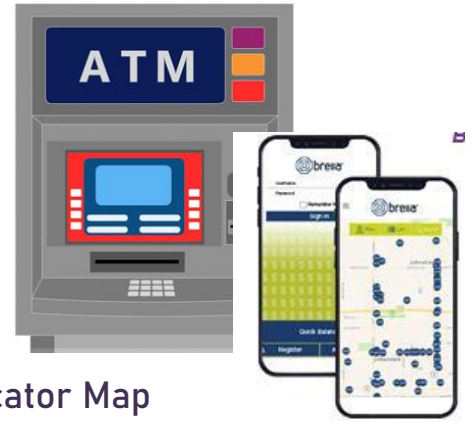


ATM Access – Locally & Worldwide

Access thousands of ATMs no matter where you are in the world! Including surcharge-FREE ATM locations

ATM machines are available to our members locally, all over the United States and worldwide!

Visit our website at www.mowercountynecu.org or use our FREE Brella® mobile app to view the ATM Locator Map



Holiday Skip-A-Payment

Our annual Holiday Skip-A-Payment is approaching. Watch for the release of this year's enrollment – coming soon!

Holiday Skip-A-Pay

Relax! You can skip a payment for the holidays!



Christmas Club Savings -

Holiday Spending Made Easy

We'll have you decking the halls stress free! This account allows you to set aside spending money for the holidays. Deposit a portion of your paycheck each pay period to build your savings over time.

School Shopping Higher Than Expected?

Our Back-To-School Club allows you to set aside spending money for supplies, clothes, fees, books and more! Deposit as often as you need to build your balance over time and be ready each fall for back to school shopping.



Open Any Of Our Club Accounts Anytime Of Year!

Call (507) 437-6360

Or

Email Us mcecu@mowercountynecu.org

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WINcentive® Savings Available October 1st

Set aside just \$25 per month
and you are automatically
entered to win
\$100, \$1,000 or even \$5,000!

Offered exclusively to our members.

Build your savings and have a chance to WIN!

WINcentive® Savings is a new prize-linked savings account at the Mower County Employees Credit Union. WINcentive Savings offers prize drawing entries in return for each time you increase your savings balance by \$25 (up to 4 entries per month)*.

Prize drawings occur monthly, quarterly and annually – so the more you save, the more chances you have to win! You could even end up winning the grand prize of \$5,000!

Is saving money a challenge?

If you are struggling to save, consider the WINcentive Savings account. You can improve your money habits in a whole new way that actually makes saving FUN. You'll feel rewarded by watching your savings grow, and experience the excitement of the prize drawings! *And unlike playing the lottery, you don't lose anything* with WINcentive Savings. All of the money you deposit into the account is yours!

**Don't miss your chance.
The next drawing is November 2022
Open your WINcentive Savings account today!**

*See credit union for complete terms, conditions, and official rules.
Federally insured by NCUA.