

SWITCH KIT



Imagine having your own personal credit union!

Wherever you are in life, My Personal Credit Union can help you meet your financial goals. And this Switch Kit makes it easy to move your accounts to MPCU.

If you live, work or worship in Kent, Ottawa, Muskegon or Allegan county, you are eligible to join.



Ph. 616-452-2161
Toll-free 888-SAY-MPCU (729-6728)
www.mpcu.org

Wyoming Office
1414 Burton St. S.W.
(1 mile W. of U.S. 131)
Wyoming, MI
49509

Coopersville Office
1147 W. Randall St.
(at I96 Eastmanville exit)
Coopersville, MI
49404

Meadowbrook Office
4833 Town Center S.E.
(Patterson & Broadmoor)
Grand Rapids, MI
49512

Creston Office
1327 Plainfield N.E.
(just N. of Leonard)
Grand Rapids, MI
49505

**Georgetown Office
(opening 6/07)**
2187 Port Sheldon Rd.
(just N. of Chicago Dr.)
Jenison, MI
49428

Meeting all of your financial needs!



Your personal credit union.

Say goodbye to their “take a number” attitude, and say hello to a not-for-profit cooperative that has been making generations of member families happy for almost 60 years! Our goal is to improve your financial position.

Save up to \$500 per year!

You can trust us to provide you with very competitive rates and fewer fees. In fact, research shows that the average consumer can save anywhere from \$300 to \$500 per year when they conduct their financial business through a credit union.

The convenience you need.

No matter where you live or work, we make it easy for you to conduct your financial business in the way

you prefer...in person, by phone, online, or using 25,000 surcharge-free Co-op

Network ATM's.

You can even apply for a loan by phone or online 24/7!



MasterCard Debit/ATM Card

- Make purchases quickly and easily
- Eliminates check writing hassles
- Purchases deducted automatically from Checking
- Use at restaurants, gas stations, stores
- We'll be happy to show you how to use these time-saving services

Comprehensive services.

- Money Market Account
- Certificates
- IRAs
- Car, boat and RV loans
- Platinum Visa Credit Card
- Home Equity Loans
- Mortgages, and much more

Free Checking

- Free bank-by-phone service
- Free Online Banking
- Free Online Bill Pay
- Free Direct Deposit
- Free MasterCard Debit Card
- No monthly Checking fee
- No minimum Checking balance requirement
- 50 checks printed free *(w/ 1st check order)*
- Automatic overdraft transfers option

Free financial planning assistance.

Whether your goals are an awesome retirement, paying your child's education, or your first home, we can help. Just ask for one of our registered representatives of Financial Resource Advisors, L.L.C., a wholly-owned subsidiary of My Personal Credit Union.



Frequently Asked Questions



How do I close my other account(s)?

We've provided a form that you can sign and date. You can either mail or fax it to your other financial institution to close that account and have your remaining balance sent to your new MPCU account OR bring the signed form to MPCU and we will mail it for you.

How do I switch my automatic payments?

All you have to do is complete, sign and date the form provided in this kit and mail or fax to those companies that automatically charge your other account OR bring the signed form to MPCU and we will mail it for you.

How do I switch my Direct Deposit(s)?

Direct Deposit is also available at MPCU. We've included a form in this kit that you can complete to give to your employer or Social Security office or retirement income source. The form includes all the information they need to start sending your direct deposit to MPCU.

What if I don't want to mail all these forms back and I don't have a fax machine.

Complete, sign and date the forms in this kit and return them to MPCU. We will fax or mail the forms back to the appropriate companies for you, free of charge.



We'll even fill out the forms and mail them for you.

Three easy steps!



This Switch Kit is a simple and easy way for you to move your accounts to My Personal Credit Union.

We'll do most of the work for you.

Simply follow these 3 steps OR visit one of our branches.

1.

Complete the membership application form (print, if viewing online). Current MPCU members can skip this step.

2.

Complete any of the forms that apply to your other accounts.

3.

Return the forms to MPCU by any of these methods:

- Mail to 1414 Burton S.W. Wyoming, MI 49509;
- Fax to 616-252-2546 Attn: Member Services;
- OR drop off at the MPCU office closest to you.

That's it!

We will process your membership application, and contact you to set up an appointment convenient for you to sign the agreements. You will need to bring a government issued photo I.D. and proof of your Social Security number.

