



DISCOVER the benefits of partnership with Monroe Telco Federal Credit Union

Welcome to Monroe Telco FCU!

Monroe Telco is a unique organization that sincerely appreciates each and every one of our members. We offer distinct experiences brought about by our long-time tradition of *People Helping People.*

It's dedicated service and member involvement that separates us from other financial institutions. Discover what you've been missing. Now's the time to switch all of your accounts to Monroe Telco FCU!



Products & Services

•**Savings Accounts**-The sooner you start saving for the future, the bigger your savings stack will be. We have a variety of savings accounts that will help you get your savings plan on track.

- Christmas Club Accounts**
- Vacation Club Accounts**
- Certificates of Deposit**
- Individual Retirement Accounts**

•**Checking Accounts**-Did you know that your membership gives you access to a service-charge free checking? Start today by taking advantage of these features.

- No minimum balance;no service charge
- Visa Check Card accepted world-wide
- Overdraft Protection; Overdraft Privilege (Fees may apply)
- Direct Deposit/Payroll Deduction
- Internet Access

- Visa Credit Cards**
- Visa Pre-Paid Debit Cards**
- Visa Gift Cards**
- Travel Money Cards**
- Money Orders**
- Notary Services**
- Safe Deposit Boxes**
- Co-Op Shared Branching Network**
(Access to thousands of credit union branches world-wide)

Loans

•**Auto Loans**-We offer competitive rates, flexible terms, pre-approvals and dedicated loan staff to make financing your auto easy.

•**Boat Loans**-New and used models with flexible terms with up to 100% financing.

•**Recreational Loans**-Motor Home, Travel Trailer, ATV, Jet Ski, Tractor and Motorcycle loans available.

•**Personal Loans**-Sometimes you just need a little cash. Whatever your situation is, a personal loan can help.

•**Real Estate Loans**-Whether you are buying a new home or refinancing your current home, we can help you find the mortgage loan that is right for you.

•**Money Layaway Loans**-If you are in a crunch for cash and your credit history may sometimes get in the way, our money layaway might be your solution.

•**Share Secured Loans**-Use the funds in your savings or certificate account as security against this loan.

Whatever your need may be, Monroe Telco FCU is sure to help you find the right loan. With our flexible terms and low rates, you can't go wrong!