



We would like to extend a warm welcome to the Ellwood City Area School District to our field of membership. Now employees (and their family members) of the Big Beaver Falls Area School District, Riverside Beaver County School District, and ECASD are eligible to become credit union members and take advantage of our great products and services we offer.

We look forward to our expansion with ECASD and providing personal financial service to the three school districts. We encourage members to invite family members and other employees of the school districts who are not members to join our credit union. Becoming a member of MSFCU is a simple process. To open an account, an individual needs to deposit \$5.00, and have a driver's license or legal identification. A membership form will be completed with personal information. Members have an opportunity to choose the services in which they are interested. Employees also have the option to enroll in automatic payroll deductions to be deposited in their accounts.

If you have any questions, please call 724-201-0198 or email your questions to creditunion@rbcsd.com

Two Special Notes:

1. Due to a necessary core conversion that will improve/provide new services and technology to our members, Multi-Schools Federal Credit Union will be
 - ❖ **OFFLINE starting 2:00 pm March 31, 2022.**
 - ❖ **CLOSED all day April 1, 2022.**
 - ❖ **REOPEN on April 4, 2022.**

This also means there will be **NO** Online Digital Banking, Mobile App, New Membership or Loan Applications taken during this time.

When we return on Monday, April 4, 2022, you will be able to contact the credit union to open a new membership or apply for a loan (loan applications are taken after being a member for 30 days).

If you currently use MSFCU **online banking**, you will be directed to "Enroll Now" in the new Digital Banking thru our website. We will also release our new Mobile App for members to download from the App Store. The old mobile app will not work.

This notice is being issued so that we can ensure that you are up to date with all our enhancements.

2. Please take note that as a member of the credit union you are eligible to:

- ❖ **Attend the annual meeting.**
- ❖ **Be nominated to serve on the Board of Directors. ***
- ❖ **Vote for candidates to serve on the Board of Directors. ****

**Any candidate seeking office may not have caused financial loss to MSFCU or have been in poor credit standing within the past two years.*

***There will be no absentee ballots.*

Multi-Schools Federal Credit Union Notification 84th Annual Meeting

On Wednesday, May 18, 2022, at 3:30 p.m., Multi-Schools Federal Credit Union will hold its annual business meeting virtually. Members will have an opportunity to register to attend the virtual annual meeting closer to the date of the event.

There is no cost to attend the annual business meeting. At that time, members will hear committee reports and learn the results of the 2022 board of directors electronic ballot election. All members are invited to participate in this important credit union event.

In the 2022 election, we have 6 up for re-election with one (1) directors seat open in the reelection, everyone has a term of two (2) years.

Attached is the 2022 board of directors election schedule & announcement of nominees.

The nomination by petition period is now open until April 08, 2022. If you are considering submitting a nomination by petition, as a nominee, you will be asked to submit qualification and biographical information to us by contacting creditunion@rbcsd.com. *You can also contact the credit union and request the board director job description.*

All nominees by petition must be submitted online no later than April 08, 2022.

Sincerely,

Jonelle McMillen, Secretary

Multi-Schools Federal Credit Union Board of Directors

REGULAR SHARE (SAVINGS):

Regular Share Accounts
Sub Share Accounts
Christmas Cash Plan Accounts
Vacation Cash Plan Accounts
Organizational Accounts
Share Certificates

SHARE DRAFT (CHECKING):

Personal Draft/Organization

- No** Minimum Balance
- No** Monthly Service Charge
- No** Per Check Fee

Master Debit Card

Non-Surcharging ATMs (*see list*)

Electronic Bill Pay

Internet Home Banking Required

Overdraft Protection from Shares

Direct Deposit (ACH)

Payroll Deductions

Customized Check Ordering

OTHER SERVICES:

Internet Home Banking

Internet Bill Payment (*Checking Only*)

Mobile Banking (*Remote Deposit*)

LOANS: \$10.00 per borrower

Signature Loans
Share Pledged Loans
Personal Secured Loans
New and Used Vehicle Loans
Motorcycle Loans
RV Loans
Co-Signer Loans
SallieMae Student Loans

INSURANCE PRODUCTS:

NCUA Deposit Insurance

Visit Us On The Web:

<https://multischoolsfcu.org/>

Multi-Schools Federal Credit Union

1033 Main Street, Wampum PA 16157

Appointment Only Office (Drop Box)

(724) 740 – 1444

Riverside Office (Drop Box)

Monday – Friday 9 am – 4 pm

300 Country Club Drive, Ellwood City, PA 16117

(724) 201 – 0198

