

January
2023

President & CEO Message

Dear Member,

Happy New Year to you and your family! We are excited and look forward to another year of supporting the financial needs of our loyal members.

In this new year we have our sights set on continuing to improve upon our technological resources to develop, enhance and expand the service offerings within our online and mobile banking platforms. In addition, improving internal processes, fast loan approvals, and overall member satisfaction.

We look forward to continuing to serve the needs of our members and sharing the latest credit union news.

Sincerely,
John J. Murphy
President and CEO

NEW - Rising Teens Accounts



Your Money
Your Way!

With the Rising Teen Accounts, you're the boss.

Our Rising Teen Checking account is designed to help teens like you start saving. Get your financial freedom with the [MPCU Rising Teen Accounts](#).

- **NO FEES!**
- [P2P Transfers](#)
- [Digital Banking](#)
- [Early Pay – Direct Deposit](#)
- [Remote Check Deposit](#)
- [30,000+ ATMs](#)
- [FREE Debit Mastercard®](#)
- Scholarships

[Click here for more details!](#)

Giving Back to Our Community

Members Plus employees participated in the Mass BADGE toy drive during the Christmas season. Each branch office was a drop off point for collecting toys for children in the community. In December employees assisted in distributing the collected toys to area families. Our members and employees also donated food, hats, mittens, and other warm clothing that benefited local shelters and food banks.

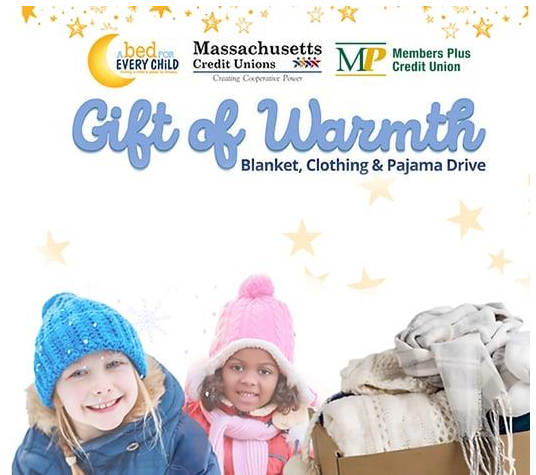
We are so thankful for our members, staff, and community for the continued support.

It truly is all about People Helping People!



Now Thru January 31, 2023

Donate at your local branch [Gift of Warmth Drive](#) today!



Exclusive Member Discounts - Just For You!

The advertisement is a white rectangular box with a colorful header (red, teal, yellow, blue). It features logos for 'turbotax', 'COKE UNIVERSITY', and 'H&R BLOCK'. The text reads 'SAVE MONEY. ACE TAX SEASON.' and includes a red 'Save Now' button.

We are happy to bring you member discounts on tax prep solutions this tax season!

Members can **save up to \$15 on TurboTax** federal products when you click the link below. [Get started with TurboTax today!](#)

New H&R Block clients save \$25 on in-office tax prep services and returning clients get the Tax Identity Shield® add-on for FREE (\$35 value). [Get your H&R Block coupon now and save!](#)

Click [here](#) for additional details.

Important 2022 Tax Information

Members Plus has mailed the 2022 tax forms. Currently, tax forms are not available online. Please keep the following details in mind:

- 1099-INT forms are sent out only to those members whose total interest earned for the year was \$10.00 or more. If the total interest you earned was less than \$10.00, no interest form would have

been sent to you.

- Your Year-to-Date (YTD) interest income is always available on your December statement(s). A YTD summary for interest dividends earned will be listed for each interest-earning deposit account.
- 1098 forms are sent out if the Mortgage Interest Paid by Member is greater than \$600.00.

If you need a copy of your tax forms please contact MPCU at 781-905-1500 or visit any [branch location](#).

Latest from the MPCU Blog



Should My Teenager Open a Teen Bank Account? [Expert Advice]

Today, savvy parents know how important it is to teach our teens about money and how to properly manage it. After all, this is the time in their lives when they will likely get their first job and paycheck, so it is crucial that they are aware of how to manage their money as well as the responsibility that comes along with it.

In addition, opening a teen bank account is a great time to reinforce the savings habits we taught them when they were younger and guide them to a path of financial literacy. This will lead to responsible money habits as they begin going to college, living on their own, and working to pay their own expenses.

[Read the Entire Article](#)



Questions? Visit our [Contact Us](#) page to get in touch.



Members Plus Credit Union, 29 High Street, Medford, MA 02155, 781-905-1500