



April
2023

President & CEO Message

Dear Member,

Members Plus takes your security very seriously. Considering the recent challenges across the financial industry, including the collapse of SVB and an increase in scams and fraudulent activity, I want to reassure you that Members Plus Credit Union remains secure, and our members can feel confident that their funds are both safe and accessible. With full coverage from [National Credit Union Administration \(NCUA\)](#) and [Massachusetts Credit Union Share Insurance Corporations \(MSIC\)](#), we are committed to making sure that no matter what, your money is insured.

In addition, Members Plus is taking extra steps to make sure that your money is protected from fraudsters. Our staff are always learning about new threats, and pivoting to make sure that our security is top notch. I would like to remind you that Members Plus will never call and ask you for personal information, nor will we ask you for two factor authentication or banking details. Please make sure to stay vigilant, and protect yourself by protecting your information.

We have created a resource portal for you to learn about recent scams, resources for reporting suspected fraud, and to learn more about news in the Credit Union. For more information, [please visit our website](#).

We appreciate you!

Sincerely,
John J. Murphy
President and CEO

MPCU Scholarship Winners Announced

Our MPCU annual scholarship winners have been chosen! Join us in congratulating these talented students. Each of the following winners will receive a \$1,000 scholarship.

- Sakle Shaw | Joseph Fisher Memorial Scholarship

- Emily Ann Smith | Members Plus Credit Union Annual Scholarship
- Marcus Ollivierre | Martin Nee Memorial Scholarship
- Nicholas S. Mazzie | Joseph A. McCarthy Memorial Scholarship
- Axel Rivera | Thomas Kenny Memorial Scholarship
- Conner Patrick Carreiro | Members Plus Credit Union Annual Scholarship



It's Financial Success Month!



At MPCU we want our members to have the tools they need to make smart long-term financial decisions. We are happy to provide our members with our easy-to-use and easy-to-understand [Money Management Tool](#).

MPCU Money Management

Thank You For Your Generosity and Support



It truly is all about People Helping People!

Thanks to the generosity of our members and staff, donations of blankets, bedding, and pajamas were made to A Bed for Every Child in partnership with the MA Cooperative Credit Union Association ([CCUA](#)). With 21 other credit unions, we donated over 520 blankets, hundreds of warm clothing pieces, and more than \$6,600 to [A Bed for Every Child](#) as well as many local agencies across the state. The donations will assist in the effort of helping those children in need in the Commonwealth.

Before You Start House Hunting, Get Pre-Approved



Make sure you are prepared and ready to negotiate a better deal by having your mortgage pre-approval in hand. Being pre-approved is sometimes the deciding factor if there are multiple offers so don't wait, get your pre-approval today!

Make House Hunting a Breeze by Getting Pre-Approved.

With motivated sellers and prices on homes dropping, you may be able to find the perfect home as the weather warms up.

[Get Pre-Approved](#)



Learn More About Mortgages at MPCU

Rising Teen Accounts

**RISING
TEEN
ACCOUNTS**



**Your Money
Your Way!**


With the Rising Teen Accounts, your teen is the boss - learning financial management to set them up for success.

Our Rising Teen Checking account is designed to help teens start saving. Set them up for 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](#)

Donate to the Children's Book Drive!



Massachusetts
Credit Unions

**A BED TIME
STORY
BEGINS WITH A BED**

Donate the Gift of Reading

Children's
**BOOK
MONTH!**
April

Massachusetts Credit Unions have supported A Bed for Every Child since 2011. One initiative for this effort is the collection of books.

During the month of April, Massachusetts Credit Unions can give a child in need the world by donating books to A Bed for Every Child* or a local agency.

* Amazon Wish List and donation details available on www.abedforeverychild.org/ccua



Donate new or gently used children's books!

April is Children's Book Month, and MPCU in partnership with CCUA will be coordinating a 2023 Children's Book Drive in our branches.

Over the years, hundreds of thousands of books have been donated to non-profit agencies in communities across the state, and we are very happy to participate once again. [Learn more: A Bed For Every Child.](#)

[Donate Today](#)

Latest from the MPCU Blog



Budgeting 101: Top 10 Tips for Making and Following a Monthly Budget

Whether you're deep in the throes of money woes or you're just looking for a way to save a bit more cash, there's one thing you can do to turn everything around: You need a budget.

[Read the Entire Article](#)



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



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