

**June
2023**

President & CEO Message

Dear Member,

I am thrilled to announce that the merger between Members Plus Credit Union and Winchester Federal Credit Union has officially been approved by the Massachusetts Division of Banks (DOB) and the National Credit Union Association (NCUA). The effective merger date is July 1st, 2023, at 12:01 am.

As part of the merger, MPCU would retain its trusted name and seek to expand service offerings in Winchester, and all the Winchester staff will join the Member's Plus team. The combined credit union will have assets of over \$348 million, serving approximately 14,000 members. The one Winchester branch will remain open as the newest MPCU branch. Members Plus operates a total of six branches in the towns of Medford, Everett, Dorchester, Norwood, and Plymouth.

We are so excited to welcome the Winchester FCU members into the Members Plus Membership. I am confident that our combined resources will offer an expanded membership network, services, and access to new branch locations for all our members. Our teams are working diligently to make this transition as seamless as possible, and we will keep you apprised of further updates, including the operational merger date.

Sincerely,
John J. Murphy
President and CEO

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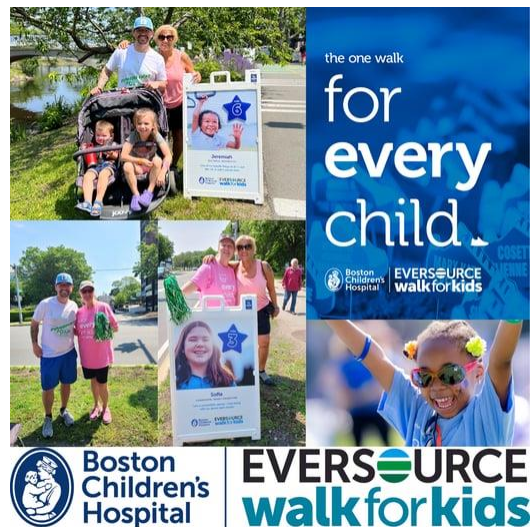
*APR = Annual Percentage Rate. Payments for 6.49% APR for 12-months are approximately \$86.31 per month per \$1,000 borrowed. Payment does not reflect disability and/or credit life insurance and may differ slightly due to rounding. Terms up to 12 months. Minimum loan amount

\$500 and maximum loan amount \$5,000. APR is based upon member's credit score. Rates listed above reflect excellent credit scores. Rates effective May 30, 2023 thru September 4, 2023 and subject to change without notice. Membership requires a \$5 deposit in a share/savings account.

People Helping People!

Thank you to everyone who donated, fundraised, and volunteered for the Eversource | Boston Children's Walk this year! With all the fundraising and board support, we will donate over **\$4,000** to the Eversource Fundraiser – **WOW!**

MPCU Everett team members Chris Ross, Branch Manager and Paulette Goodreau, Asst. Branch Manager volunteered at the Cornhole for Cancer fundraiser. A huge thank you to Jay Holt, of the City of Everett Department of Public Works Commission (Everett Conservation Commission), for organizing this great community event!



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