

May 2023

### **President & CEO Message**

Dear Member,

**The votes are in!** Winchester Federal Credit Union voted on May 3rd to join Members Plus Credit Union (MPCU), and on May 23rd, Members Plus voted to approve the merger. The final paperwork is in the hands of the regulators, and we await their final approval of the merger.

I am confident that our combined resources will offer a greater membership network, services, and access to new branch locations to our memberships. We will make sure that during the transition, nothing is lost, focusing on providing the exceptional member service that both memberships have come to rely on, know, and trust. MPCU is growing, and with that growth comes an added location, an expanded membership network, and a wider community reach.

Our new Winchester members will have access to a full suite of new online services, products, and 5 new branch locations, as well as the robust CO-OP Shared Branching network so that you can bank anywhere – with access to over 5,600 shared branching locations and access to over 30,000 ATMs nationwide. We are very excited to welcome you. We are especially excited to welcome Rick, Patty and Alice into our team here at MPCU!

Our teams are working diligently to make this transition as seamless as possible, and we will continue to keep you apprised with further updates, and the official and operational merger dates as we know them. We are excited about the opportunity to deliver additional value to our combined membership!

Sincerely, **John J. Murphy** President and CEO



#### Fraud Prevention Resources For Our Members



Your Security is Our Priority

E-mail and telephone scams are on the rise.

As a reminder, MPCU will never call, email, or text members for account numbers, passwords, card numbers or PINs. If you ever question the validity of a "Members Plus" contact, please call us at 781-905-1500 for further guidance.

### Quick Tips To Keep You Safe

- Never send personal financial details to anyone via text message or by clicking on a hyperlink sent via text.
- If you receive a direct message from a social media connection related to money, don't respond or click on any hyperlinks. Instead, contact the person offline and verify whether the direct message is genuine.
- Never provide your financial account login details to anyone via telephone. Call or visit your financial institution to verify any unusual requests.

### Access our Fraud Prevention Resources

#### **MPCU Book Drive**

Members Plus employees participated in the <u>CCUA</u> Book Drive, collecting over 5,000 books with 22 other credit unions for community members to enjoy. This year all the books went to support <u>A Bed for Every Child.</u> Each branch helped collecting books, thank you so much!

We are so thankful to our members, staff, and community for their continued support!

It truly is all about People Helping People!



### 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 preapproved 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

# **Latest from the MPCU Blog**



You Need a Budget - Here's 11 Ways Our Experts Will Help

Making a budget isn't difficult; in fact, 80% of Americans say they have one. The problem comes when people try to stay on a budget. Approximately 80% of those who made a budget did not follow it, resulting in an average of \$7,400 in overspending per year. So, how do people who need a budget stay on one? Here are a few tips from our experts on how to stick to a budget...

#### **Read the Entire Article**

Questions? Visit our Contact Us page to get in touch.









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