

## Frequently Asked Questions

### Accounts

All Winchester members will receive a Member Number with the transfer to Members Plus. Your new Member Number is on page 1 in this mailing. Your Member Number identifies your membership, while an Account Number is a unique number assigned to a specific account. Each account type (checking, savings, loan) will have a different Account Number.

The routing number for Members Plus is 211080709. This routing number is what you will provide to a merchant when you are setting up ACH debits and credits/ direct deposit.

### Loan Payments

**Payroll Deduction:** If your loan payment was previously made using payroll deduction at Winchester, a similar process will continue at Members Plus after the conversion. The funds will transfer to your savings account and will then move from the savings account to the loan.

**All automatic loan and share transfers will be made bi-weekly (for Winchesters Teachers) and weekly (for Town of Winchester employees) starting November 2nd. If you wish to have any different frequency or changes to this, please contact MPCU after November 2nd for any updates.**

Beginning on November 1st, you can make your loan payments in a few other ways as well.

- **ACH:** This was not available at Winchester, so if you are interested in having us debit an account automatically at another financial institution to make your payment, please call 781-905-1500 and ask for assistance to set up the ACH transfer.
- **Online Banking:** You can make your loan payment within Members Plus's online banking or mobile app by transferring funds from your Members Plus savings account (or checking account if you choose to open one)
- **Branch:** You can, of course, continue making your loan payment in a branch.

### Online Banking

Beginning November 1st, you can sign up for Online and Mobile Banking with Members Plus. On the homepage of [www.memberspluscu.org](http://www.memberspluscu.org), click the "Enroll" button at the bottom of the "Welcome to Online Banking" block. Then, enter your member number listed in this mailer and the last 4-digits of your social security number. This will allow *primary* members online access. Once enrolled, we encourage you to update your username and password to something only you will know. If you have a joint member on your account and your joint member is looking for their own online access, click "Additional Services" located on the top tool bar, then click "Share Access with Others" and "Add Person". For assistance call 781-905-1500 and speak to a member service representative.

For mobile banking, you can download the Members Plus Credit Union mobile app from the App Store on an iPhone or Google Play on an Android.

### Overlapping Memberships

If you were lucky enough to already bank with Members Plus prior to the merger with Winchester, congratulations! You already had the best of both worlds. From the perspective of the operational merger, your Winchester accounts will be transferred under your Members Plus membership number. Your Winchester Share account will be deposited into your Members Plus Main Share account. You will not have two Main Share accounts with Members Plus. You will be able to see and access all of your accounts through the MPCU Online and Mobile Banking Platforms. If you have any questions, please reach out to us at 781-905-1500 and we will be able to assist you.

## Routing Number

Members Plus's routing number is 211080709. This is the routing number that you will provide, along with your Members Plus account number, to anyone that is looking to set up ACH debits or credits to your account after November 1st. ACH deposits and ACH payments are a service that Winchester hadn't offered, so if you have any questions about how this works or how it can make life simpler when it comes to receiving payroll funds or paying bills, reach out, and we can walk you through it.

## Information on How the Type of Accounts at Winchester will Transfer to Members Plus

### Winchester Account Name

Share  
Christmas Club  
Vacation Club

### Members Plus Account Name

Main Share  
Holiday Club  
Vacation Club Savings

Loans will transfer at same rate & term at Winchester until loan is paid.

Effective November 1, 2023, the Members Plus Membership Agreement and Disclosures (*Privacy, Funds Availability, Electronic Fund Transfers and Truth-in-Savings*) Membership & Account Agreement, and the Fee Schedule and Rates will replace any Account Agreement, Rate and Fee Schedule, and Truth-In-Savings Disclosures from Winchester. If you would like a copy of the disclosures before you receive them in the mail, please contact us at 781-905-1500.

## Winchester Branch

Currently, Members Plus Credit Union's Winchester Branch is cashless and does not accept cash or have cash for withdrawal. The hours of operation for this branch location are Monday 12:30pm-5pm, Tuesday and Thursday, 9am-4pm. Please visit our full-service branch locations in Medford, Everett, Dorchester, Norwood, and Plymouth.

To better service you, Members Plus Credit Union belongs to the CO-OP Shared Branching Service network of more than 5,000 credit union locations nationwide. Shared Branching can be helpful when you're on the go or traveling. Just pop into a local Credit Union who also participates in Shared Branching, and you can make a broad range of transactions with your Members Plus account, just as if you were at our branch. Call 888-748-3266 to find a location by telephone, text a Zip Code to 91989 to find a nearby Shared Branch location, download CO-OP Shared Branch locator Mobile App or call 888-837-6500 for live personal assistance.

At Members Plus, we strive to ensure that the products and services we offer fit our members' needs so that we can be there to take care of all your daily transactions. We encourage you to talk to our team to learn about all the ways Members Plus can help you with your everyday finances.

We are so excited for you to be able to experience all the benefits that membership of Members Plus entails!