

**January
2024**

President & CEO: New Years Message

Dear Member,

With the new year comes a revitalized sense of gratitude for our devoted members and staff. I want to express my appreciation to each of you for your support this past year. While 2023 had its challenges, it was also a year of growth for Members Plus. In July we welcomed many new members when Winchester Federal Credit Union merged with us. We are thrilled to have you all and to have a branch in Winchester.

As we look forward to the new year, please don't hesitate to let us know how we can support you and your families.

- Refer to our [website](#) for information on services and loans. Register for online banking or [apply for a loan](#) on our website as well.
- Once you are registered in [Online Banking](#) take advantage of managing your accounts, our Money Management Tool, Bill Pay and Mobile Check Deposit.
- If you would like help with your accounts or loans, please visit our branches, connect with Member Services by calling 781-905-1500 or email feedback@memberspluscu.org. For your protection please don't include any secure information in your emails including account numbers, loan numbers, or passwords.

Members Plus has mailed the 2023 tax forms. Winchester Federal Credit Union 2023 tax forms will be mailed separately. 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](#).

The Members Plus Team wishes you a safe, healthy, and happy 2024.

Thank you for being a member.

Sincerely,
John J. Murphy
President & CEO

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The [personal loan](#) continues to rank among the most popular borrowing options because they offer tremendous flexibility. Getting approval for these unsecured products is largely based on credit scores, income, and repayment history. Because local lenders place few restrictions on their use, smart community members put them to work. If an injection of cash would help you further your quality of life or professional goals, these are ways a personal loan can help. Here's how...

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