

## Message from the CEO



This edition of the Mutual Savings Credit Union member newsletter has been delivered at a significant point in the histories of two storied credit unions. I have been extremely appreciative of the hard work displayed by Secure First and Mutual Savings employees over the past months to combine our memberships into a stronger institution.

We welcome Secure First Credit Union members to the Mutual Savings membership, and we are ready to assist you as you become more familiar with our products and services. Shortly after the merger was announced, Secure First employees began training sessions that would make this transition as seamless as possible.

As I've said before, we do not take the trust that has been instilled in Mutual Savings Credit Union for granted. We are excited about this growth, which presents a wonderful opportunity to move forward as one and continue this very important contribution to the credit union movement.

Douglas L. Key  
CEO/President  
Attorney at Law

## Our Family has Grown!

With the merger complete our family is 42,000 large! With 10 branches, a call center, online services such as home banking, telephone banking and mobile banking through our app-convenience is yours. We look forward to meeting all of our new family members.

## How to Access Your Mutual Savings Accounts

Now that the Mutual Savings membership has grown, it's a great time to review the convenient ways to access your Mutual Savings accounts. No matter if you're at home, across town or away on vacation, there's a solution for you.

**Telephone Banking:** This automated service gives you the ability to access account information, activate a card and much more, 24-hours a day, 7 days a week. Simply call (205) 682-1199 or (800) 910-4804.

**Home Banking:** With this service, you can view your balance, transfer funds, and even pay bills around the clock. Visit [mutualsavings.org](http://mutualsavings.org) and click on the "Home Banking" link in the upper-right corner of your screen to begin the enrollment process.

**Mobile Banking:** How did we ever function without our smartphones?! The Mutual Savings mobile app is available for Apple and Android devices. Keep track of your accounts on-the-go with this free service.

Lastly, more complicated questions can be addressed by the Mutual Savings Call Center during normal business hours by calling (800) 950-6728.

## HOLIDAY CLOSINGS

Independence Day  
Labor Day

July 3<sup>rd</sup>  
September 7<sup>th</sup>

Find MSCU Online:



# MAKE IT HAPPEN

with MSCU this Summer!

No matter if your summer plans call for renovations, upgrades or a whole new start, you can **MAKE IT HAPPEN** with Mutual Savings Credit Union!



The easy loan application process that all Mutual Savings members enjoy can help you get one step closer to completing all of your projects, and our low loan rates will keep your budget on track. You'll like these other benefits too:

- Free online loan applications for 24-hour convenience
- Low auto loan rates, plus on-the-lot financing available at many popular dealerships in your area
- Real estate lending options available too!

Build that deck, upgrade your car, or enjoy a well-deserved vacation! Take the first step by calling us at **(800) 950-6728**, or by visiting a lender at any of our branch locations.

Now's the time to **MAKE IT HAPPEN** with Mutual Savings Credit Union!

## Members Save Big with the Sprint Credit Union Member Discount

Tired of paying too much for your cell phone bill? We don't blame you. So we're helping you save money with the Sprint Credit Union Member Discount from Love My Credit Union Rewards. As a Mutual Savings Credit Union member, you can save on your monthly wireless bills – plus have your activation and upgrade fees waived.

### MSCU members can get:

- **10% discounts** on select regularly priced Sprint monthly service
- **Activation fees waived on new lines** (up to \$36 in savings)
- **Upgrade fees waived** (up to \$36 in savings)

### 3 Ways to Get Your Discount:

- Call **877.SAVE.4CU** (877.728.3428) and let them know you're a **credit union member**. Ask to be a part of the NACUC\_ZZM Corporate ID to save
- Visit **LoveMyCreditUnion.org/Sprint**.
- Visit your nearest Sprint store.

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit **www.Sprint.com/verify** or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership.



Any loan rates quoted as Annual Percentage Rate are subject to change without notice. Services and rates described herein are periodically changed and/or deleted. Mutual Savings Credit Union's participation with any enterprise is only an attempt to provide a service to its members and has no responsibility for transactions between said enterprise and members. Full account disclosures available upon request. We are an Equal Housing and Equal Opportunity Lender.



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## Locations & Hours

### BIRMINGHAM

199 Bessemer Super Highway  
Birmingham, AL 35228  
8:30 a.m. – 5:00 p.m. M-F  
Drive-up ATM available.

### PELHAM

3596 Pelham Parkway  
Pelham, AL 35124  
8:30 a.m. – 5:00 p.m. M-F

### RIVERCHASE/HOOVER

2040 Valleydale Road  
Birmingham, AL 35244  
8:30 a.m. – 5:00 p.m. M-F  
Closed daily: 1:00 – 2:00 p.m.  
Drive-up ATM available.

### CLANTON

1501 7th Street South  
Clanton, AL 35046  
8:30 a.m. – 5:00 p.m. M-F  
Drive-up ATM available.

### SELMA

907 Medical Center Parkway  
Selma, AL 36701  
8:30 a.m. – 5:00 p.m. M-F

### ALEXANDER CITY

1030 Lee Street  
Alexander City, AL 35010  
8:30 a.m. – 5:00 p.m. M-F  
Drive-up ATM available.

### CALERA

136D Calera Marketplace Circle  
Calera, AL 35040  
8:30 a.m. – 5:00 p.m. M-F

### BIRMINGHAM - TARRANT

3000 Winewood Road  
Birmingham, AL 35215  
8:30 a.m. – 5:00 p.m. M-F  
Drive-up ATM available.

### NORTH BIRMINGHAM

2725 35th Avenue North  
8:30 a.m. – 5:00 p.m. M-F  
Birmingham, AL 35207

### BROOKWOOD

16072 Highway 216  
8:30 a.m. – 5:00 p.m. M-F  
Brookwood, AL 35444



## CONTACT US

### MEMBER SERVICE CENTER

Birmingham Area (205) 682-1100

**1-800-950-6728**

### TELEPHONE BANKING

24 hours a day, 7 days a week

Birmingham Area (205) 682-1199

**1-800-910-4804**

**mutualsavings.org**