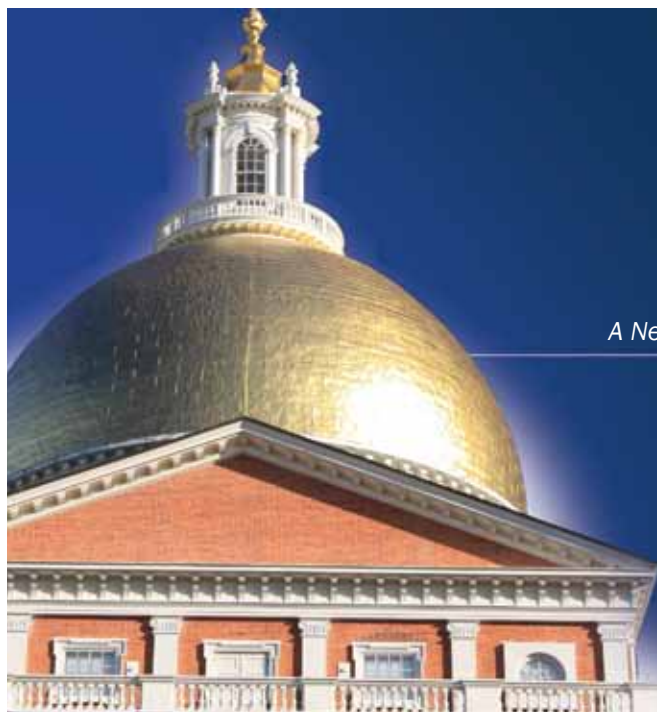


A Newsletter for Members of Massachusetts State Employees Credit Union



State of the Union



One Center Plaza
Boston, MA 02108

Telephone:

800-700-7733 • 617-723-5555

CU*Talk Line:

800-881-6820

General Fax Number:

617-227-6696

Loan Department Fax:

617-227-0252

Office Hours:

Monday through Friday
8:15 AM - 4:00 PM

Website:

www.mastatecu.org

Email:

msecu@mastatecu.org

Holiday Closings

Patriots Day
April 19, 2010

Memorial Day
May 31, 2010

Independence Day
Observed
Monday, July 5th

We have More Branches than Even the Biggest Banks!

Ok, if we make such a lofty claim, I guess we'd better be ready to back it up. And we are ready – with over 6,000 shared branches in which to conduct transactions on your MSECU accounts.

Starting April 5, 2010 more branches will be available to our members because MSECU has joined together with other credit unions in a cooperative effort to bring you a new choice in financial convenience, the CU Service Centers® Network. You will now be able to perform many of your financial transactions and obtain services at national and international branches of other credit unions and self-service locations belonging to the network.

By using the CU Service Centers Network, your membership and accounts remain at MSECU, but you gain access to your accounts at any of the 6,000 convenient CU Service Centers locations. In this way, through a network of participating credit unions and retailers, access to your accounts and credit union services are made more convenient. No matter where you may be on the road – whether on vacation or business – your Credit Union is now as close as the nearest CU Service Centers location. With so many convenient locations, you'll be able to access your credit union account even if you relocate hundreds or even thousands of miles away. For continued personal and professional service, keep your Credit Union close by - wherever you are - with the CU Service Centers location nearest you!

Typical services available include: deposits, cash or check withdrawals, transfers, loan payments, credit card advances, wire transfers, and statement prints; and at most locations: notary service, money orders, and travelers cheques. (Fees may apply to some of these services.)

For more information on how to find or use a CU Service Centers location, visit our website at www.mastatecu.org. You may also call toll-free (888) 287-9475 to locate the nearest branch.



CU Service Centers

Protect Yourself On-Line: Be Aware



With awareness as your safety net, you can minimize the chance of an Internet mishap. Being on guard on-line helps you protect your information, your computer, and your money. To be safer and more secure on-line, here are some quick tips:

Avoid “Phishing” Scams

Do not reply to an email, text, or pop-up message that asks for personal or financial information, and don't click on links in the message. If you want to go to a business' website, type the web address into the browser yourself.

Know Who You Are Dealing With

It's hard to judge a business' trustworthiness on-line. It's remarkably simple for on-line scammers to impersonate a legitimate business, so you need to know who you're dealing with.

Be Aware of “Free” On-line Items and Read the Fine Print

Recently, consumers have fallen victim to a ploy for presumed “free on-line items.” They provide their debit card/credit card information for the purpose of “shipping costs.” In reality, they were signing up for a subscription and agreeing to future charges. Please be aware of the fine print and hidden costs.



Practice Public Computer Safety

It's good practice not to use public computers to perform home banking transactions. Recent “Key Logger Programs” have been discovered on computers in places like hotels and libraries. The programs monitor key stroke and can record personal information such as account numbers and passwords.

For comprehensive on-line security information, visit The Federal Trade Commission's website, www.FTC.gov. If you feel you may be a victim of identity theft, they will provide step-by-step instructions to assist you.

Go Green...Really!!!

E-Statements are a safe, secure, and environmentally friendly way to receive your statements from MSECUCU. There is no paper statement mailed, we send you an email letting you know your statement is available for viewing in Home Banking. Even your MasterCard statement is online. You receive your information quicker than a mailed statement, plus you can view up to 12 months of past statements. There is no cost in having E-Statements, that is even more reason to sign up today. To sign up take a look at our *Its Me 247* link on our website and sign up on the spot.

Change!

Another great MSECUCU Benefit: *Bring in those Coins!*

Finally an easy way to turn those jars of change into dollar bills!

Our Member Coin Service couldn't be simpler. Just bring in your coins however you've collected them – a shoebox, a mason jar, a piggy bank, the machine will separate and count them automatically, then give you a receipt. Your receipt will show the number of quarters, dimes, nickels, and pennies, as well as the total monetary value. You can take the receipt to a teller for payment or – even easier – deposit directly into your account.

Now there is no need to bother with the hassle of wrapping your coin. Just bring it in with you the next time you visit the branch. Did we mention that this service is free for all members? (A 10% fee will be deducted from all non-members that use this service.)

Take a load off your hands and put cash into your account with our Member Coin Service. Stop in today and check it out!



Remote Online Banking & CU*Easy Pay!

Welcome to MSECUCU's online banking solution!

It's Me 247

It's easy! Just log on to...

- View balances on savings and loan accounts
- Transfer funds between accounts
- Balance your checkbook anytime
- Review transaction history
- Read or send credit union email messages

CU*EASY PAY! – A SAFE, EASY AND FREE WAY TO PAY YOUR BILLS ONLINE

If you have been looking for an easy way to simplify your life, CU*Easy Pay! can help you do just that. No more writing checks, addressing envelopes, or spending money on stamps. With CU*Easy Pay! you can receive and pay your bills online with the click of a mouse – from your credit card company to your babysitter – at anytime, from anywhere.

EASY ENROLLMENT

Simply click on the *It's me 247* icon from our website, log on using your member number and password, then click on "Pay My Bills" icon. The rest is EASY! Step-by-step point and click instructions will guide you through enrollment and set-up. After allowing for processing (approximately 24-48 hours), you'll be ready to go. Just go back to *It's Me 247* and click on "Pay My Bills."



With CU*EASY PAY! YOU CAN:

- Pay bills online instantly
- Pay virtually anyone with just a few keystrokes
- Schedule single or recurring payments
- View detailed payment histories



President's Message

As we close out 2009 and start 2010, we are hopefully looking back at the final act of what is now being called the great recession.

2009 was a challenging year for many of us. So it is with great pride that I can report to you, our members, that your credit union is financially solid. Our capital remains strong and we have money to lend. As some financial institutions failed or needed government aid, your credit union weathered the storm.

We have not received a penny of taxpayer dollars. The credit union difference works; local decision making, trusted advice, and outstanding service. It all adds up to a financially healthy and socially responsible organization.

We thank you, our members, for your business. We pledge to continue to earn your trust and business in 2010. Together we will continue to build a financially strong credit union.

Sincerely,

John J. Morrissey

President/CEO



Don't Miss The Members Only Spring Car Sale April 24, 2010

Join Enterprise Car Sales in the lobby of MSECUCU on Friday April 2nd and 16th from 11am-2pm for complimentary popcorn, and information about the Spring Car Sale Event!

Saturday April 24th the credit union will be on site at Enterprise Car Sales to help you with financing and will be offering a special rate for one day only! Contact the credit union for more details and to get pre-approved for your next auto loan. Then call Joe Santostefano at Enterprise Car Sales in Woburn at 781-932-1704 to set up a time to test drive your next vehicle.

You won't want to miss out on the Spring Sales Event, April 1-30, 2010. Enterprise will give you: BlueBook® Trade-In Value on your vehicle PLUS \$500!¹ OR Receive A \$250 Gas Card.

Special Rate 5.50% APR*

Terms 24-60 Months

Rate is available April 24, 2010 on vehicles purchased through Enterprise Car Sales only.

*Annual Percentage Rate. Available based on credit worthiness. Rate is subject to change without notice. Loan based on \$XX.XX per \$1,000 borrowed. Other rates and terms are available.

¹Trade-In values obtained from © 2010 Kelley Blue Book Co.'s website KBB.com. Blue Book Trade-In Value is based on accurate condition rating, vehicle options, age and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Blue Book Trade-In Value. If a Blue Book Trade-In value is not available for your vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$500 is not available on vehicles without a Blue Book Trade-In Value or if an Enterprise Car Sales Vehicle is not purchased. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited. ² \$250 gas card will be issued 30 business days after vehicle purchase. Offer void when 7-Day Repurchase Agreement is activated. Offer valid only on Enterprise vehicles purchased 04/01/10 - 04/30/10. Offer not redeemable for cash. Cannot be combined with any other offers. Not valid on previous purchases.

CONTEST

Name: _____
Address: _____
Phone #: _____ Member #: _____
Email: _____

T Q J A A R H H E I U E W E R
T I A L O W O Q K U Q S N O P
Z Y M Y C W E L R T C I H J O
C Y P E U W Q V S E H R B Z I
T I R T F X C A R C U P O U G
F F P I F K D A A L G R T A L
N E V S E Y A M I C O E N O S
L L G B U L N H I H U T A T V
X O Z E R I G U T V S N O M D
Z L K W O T I Q U I S E O J R
Q V D C R F T L E N A N F B S
G N I H C N A R B D E R A H S
N M U Y Y S T B B Y P T B A K
X C G N U S F M S A V I N G S
E M S L C Z D E P O S I T S H

Play to win \$100! Find at least five of the eight words related to topics in the newsletter and you will be entered in a raffle to win \$100. Circle the words and complete the form above. Mail to: MSECUCU, One Center Plaza, Boston, MA 02108. All entries should be received by May 31, 2010.



COMING SOON

New & Improved Website!

A new look and ease of use is part of our newly designed Website. The enhanced Website will provide more information and substance, along with links to *It's me 247* and much more!

Mobile Banking

It's easy and secure! And it's free! With Mobile Banking you can...

- Access your accounts to check balances
- Transfer money between accounts
- Manage your account on the go....anywhere your phone goes!

Try Mobile Banking!

Want to try it on your phone or other web-enable device? Just click the *It's Me 247* logo at www.mastatecu.org.

Try Mobile Banking using our phone emulator! It's simple to do! You are already logged into the phone emulator on the right hand side of your web browser.

- The phone emulator shown to the right is logged in to your account. If you use the emulator, you will be accessing your own money. Transfers will be posted to your account.
- Mobile Banking will appear slightly different on iPhone or Android devices.

