

## MSCU Services

(Check the ones you need!)

### Savings Services

- Share (savings) Account  
Min. \$25 deposit to join and maintain MSCU membership
- Christmas Club Account
- Vacation Club Account
- ATM cards
- Money Market Accounts

### Share Certificates

Terms:

- 6 Months
- 12 Months
- 18 Months

### Loans

- Mortgages
- Line of Credit Loans
- Signature Loans
- Share Secure Loans
- New/Used Vehicles
- Recreational Vehicles
- Boat Loans
- Helping Hand Loan
- Christmas Loan Special
- Vacation Loan Special



(Continued flip side)

## “Mountain States Credit Union”



## Your Favorite Team Member Benefit!

**M**ost folks don't have access to a credit union. (Sorry, guys.) Luckily, MSHA team members do! Once you join **Mountain States CU**, you can --

- ◆ **STOP** overpaying for routine financial services!
- ◆ **Enjoy benefits** bank customers only dream about!
- ◆ **Congratulate yourself** for taking a major step toward a brighter financial future!

Sign up today, and experience the credit union difference!

## Who Can Join MSCU?

- ◆ Team Members of Mountain State Health Alliance
- ◆ Medical Team Members of Washington County, TN
- ◆ Anyone in the medical field in Washington County, TN
- ◆ Immediate family members\* of the above.

\*These may include: mothers, fathers, grandparents, grandchildren, brothers, sisters, step-relations, etc.

### Questions?

Call Mountain States Credit Union today!  
We're here to help you and your family enjoy the financial benefits and breaks you deserve -- for a lifetime! ■

## Your Safe Financial Haven!

Banks and other financial institutions exist to earn profits for their stockholders. Credit unions, on the other hand, are “non-profit” organizations. We don't even HAVE stockholders! Our profits are reinvested in the credit union. Lucky for you, this means...

- ◆ Our members receive competitively **higher dividends** on savings and certificates!
- ◆ Our members pay competitively **lower rates and fees** for loans and other services!

More good news is that your deposits are insured up to \$250,000 by the National Credit Union Association, a federal government agency. ■



## “Vacation Special”

**MSCU Vacation Loans**  
**will be available**  
**May 1st - September 30th**

Qualifying members may borrow up to

**\$1,500** (max.)

at just **7.5%APR**

Pay back your loan in just one year with convenient payroll deduction!

**Why wait? Sign up for membership NOW!**





# Mountain States Credit Union

## Credit Union Convenience Calls

A credit union representative comes to the following locations according to the **schedule** below. Watch for announcement emails, and be listening for the hospital operator to announce --



### Directory

**Johnson City Medical Center Office** (lower level)  
400 N. State of Franklin Rd.  
Johnson City, TN 37604  
Phone: 423-431-6361  
FAX: 423-431-2900

**NorthPoint Branch**  
1021 W. Oakland Ave., St.110  
Johnson City, TN 37604  
Phone: 423-952-3120  
FAX: 423-952-3131

**Office Hours**  
(JCMC and NorthPoint Branch)  
Mon., Tue., Thur., Fri.:  
7:30AM - 4:00PM  
Wed.: 7:30AM - 12 Noon

**Franklin Woods Community Hospital Office**  
300 Med Tech Parkway  
Johnson City, TN 37604  
Phone: 423-302-1163  
FAX: 423-302-1162  
Mon., Tue., Thur., Fri.:  
7:30AM - 3:00PM  
Wed.: 7:30AM - 12 Noon

### Credit Union ATMs

You'll find **surcharge-free** credit union ATMs at these locations:

- MSCU NorthPoint Branch
- Johnson City Medical Center
- Sycamore Shoals Hospital
- Woodridge Hospital
- Quillen Rehab Hospital
- Central Billing Office

•**Plus** -- MSCU members may use ATMs in area **Walgreens** - **surcharge-free!**

**Monday**  
10:30 -11:00 AM.....**Patient Accounts**  
11:30 - 12:30PM.....**Sycamore Shoals**

**Wednesday**  
8:30 - 9:00AM.....**Quillen Rehab Hospital**



**Tellerline:**  
**Call 1-800-388-8380**

*Your 24-hour touch-tone teller.*

### Home Banking

*24-hour convenience!*



Logon to:  
**www.mountainstatescu.org**  
Click on "Team Member Services."  
Click on "Credit Union Home Banking."

***We invite you and your family to join MSCU today! It's the only way to enjoy the unique and outstanding benefits of credit union membership!***



**Apply for your 7.5%APR Vacation Loan Today!**

(Continued from front page)

## MSCU Services

### Checking Services

- NO** Min. Balance Requirement
- NO** Monthly Check Limits
- NO** Hidden Fees
- Low Cost** Checks
- "Auto Debit" Monthly Bills
- Overdraft Protection
- FREE** Debit/ ATM Card

### FREE Credit Union Home Banking at [www.mountainstatescu.org](http://www.mountainstatescu.org)

- Online Bill Pay

### Other Benefits

- Direct Deposit
- Payroll Deduction
- FREE** Travelers Cheques
- FREE** Notary Public Service
- Wire Transfers
- Automatic Deposits and Debits (ACH)
- Drive-up window at Northpoint Branch

### 24 Hour Phone Services

- Tellerline 1-800-388-8380**  
Access account info., transfer funds, reorder checks, get info on your last 5 checks to clear, and more! (Be sure to apply!)

### Discount Tickets

Depending on availability, tickets may be purchased at MSCU offices. Call us or stop by for more information.

- Carowinds
- Ripley's Aquarium
- Knoxville Zoo
- Bonnie Kate Theater
- Biltmore Estates
- Tweetsie Railroad

