Summer-Fall 2026

MCU news

Your **Community** Credit Union!

Millbury • Auburn • Worcester • South Grafton

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Upcoming Holiday Closings

- Labor Day **MON, September 7th**
- Columbus Day **MON, October 12th**
- Veteran's Day **WED, November 11th**
- Thanksgiving **THURS, November 26th**

LEAVE YOUR CARD AT HOME

MCU is excited to offer a new digital payment option to our members with Digital Wallets. Using Apple Pay, Samsung Pay, Google Pay or Garmin Pay, members can now add their MCU debit card to their digital wallet, allowing them to make purchases in person or online, without their physical debit card. This feature is available for personal and business debit cards.

To get started:

- Download the appropriate wallet app and tap on "+" to add an MCU debit card.
- The card number can be added manually or by tapping the card to the back of your phone, to instantly transfer the card information.
- Once the card is added, the member will receive a one-time passcode via text message to verify the addition of the card.

This new feature will allow users to pay in-store simply by tapping their phone. Online, members can check out without entering their debit card information, simply by selecting their digital wallet as their payment method. Members can also withdraw cash at select ATMs without needing a physical card.

Digital Wallets is a great complement to MCU's existing digital and mobile options that include Online Banking, Mobile Banking, Bill Pay, Card Management, Mobile Deposit, Alerts, and an array of transfer options. For more information, contact us at 508-865-7600.

Fall Financial Checkup

Joseph D. Murphy
Financial Advisor

As autumn approaches, it's a good time to take a fresh look at your financial picture and make the most of the months remaining in the year. A fall financial checkup can help you stay on track with your long-term goals while preparing for the seasons ahead.

Boost retirement contributions. If your budget allows, consider increasing contributions to your IRA and 401(k) accounts before year-end. Even a modest increase can make a difference over time, thanks to the potential for compounding growth. Review your current contributions and determine whether you can put a little more toward retirement while there is still time left in the year.

Allocate, diversify, and rebalance (ADR).[1] As part of a disciplined investment strategy, first allocate assets across major classes such as stocks, bonds, and cash to pursue the optimal returns for your individual risk level. Second, diversify within each asset class and across market sectors to take advantage of different investment styles and reduce reliance on any single investment. Finally, rebalance your portfolio on a consistent basis as your percentages often shift, to maintain your desired allocation as markets fluctuate.[2]

Review your insurance coverage. Check your home, auto, and life insurance policies to make sure your coverage still fits your needs. Changes in your home, vehicle, family, income, or financial responsibilities may mean it's time to update your policies or coverage amounts. A seasonal financial checkup can help you enter the final months of the year with greater confidence—and a plan for your future. Please consult with your own tax professional, attorney, or advisor before making any tax-related or financial decisions. For more information, please contact Senior Financial Advisor, Joseph D. Murphy at (508) 865-8774.

1, 2 MFS.COM