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Upcoming Holiday Closings

- **Columbus Day** MONDAY, OCTOBER 13th
- **Veteran's Day** TUESDAY, NOVEMBER 11th
- **Thanksgiving** THURSDAY, NOVEMBER 27th

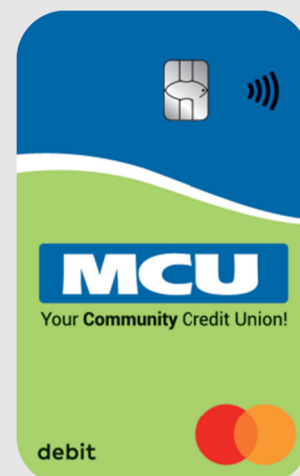
Our Debit Card Has a New Look!

MCU has updated our debit cards to contactless "tap" cards. "Tap to Pay" technology allows you to make purchases by tapping or holding your card over a payment terminal, as well as make ATM withdrawals without inserting your card. Tapping your card is faster than swiping or inserting your card, and is also more secure.

Not all stores and ATMs are tap-enabled. You'll know if they are if the terminal or ATM features this symbol:



In addition to updating our cards with this technology, we have also updated the look of our debit cards. Members can continue to use their existing MCU debit card, without the tap feature. However, if you'd like to upgrade your debit card to a contactless "tap" card, feel free to stop in to any branch.



Financial Literacy for Students

MCU's Youth Banking Program

As another school year begins, the MCU team has been hard at work preparing to kick off our Youth Banking Program at our local elementary schools in Millbury, Grafton and Worcester. Under the leadership of our S. Grafton Branch Manager, Danielle Elliott, our Youth Banking Program aims to teach children financial literacy, focusing on the importance of saving. Every week from October through May, MCU School Bankers will visit each school to collect deposits and assist students with opening a Cub Savings Account. Our Cub Account offers students a premium APY of 3.00%*. Parents and guardians of students qualify for MCU's Companion Checking account which also has a premium APY of 3.00%*. MCU School Bankers will be onsite at participating elementary schools in September to open accounts for both students and parents.

Student Checking

Did you know that MCU has a Student Checking Account customized for high school and college students? Whether a student is starting a new part time job or looking to save for a future purchase, our Student Checking offers several perks such as getting paid up to two days early with Early Pay, ATM fee rebates, our free mobile banking app with mobile deposit, and person to person payments with Zelle®. You can conveniently open a new account from the comfort of home at www.millburycu.com.

As we prepare for the fall season and a new school year, MCU will be busy developing programs to deliver financial literacy to students in our local community, through career fairs, seminars, and other onsite events. If you think your student's school would benefit from MCU's Youth Banking Program, feel free to contact me at 508-865-7600 or at khayes@millburycu.com.



Kevin Hayes
Senior Vice President

*APY – Annual percentage yield. Rate is subject to change without notice. The Annual percentage yield is effective as of 9/1/25. The minimum balance to open and earn the stated APY is \$5.00. Fees could reduce earnings.