

## Missouri Student Federal Credit Union has a new name!

Welcome to *Tigers Credit Union*—run by student volunteers from the University of Missouri–Columbia, Columbia College and Stephens College. We have been providing friendly, professional service to our members since 1983! *Tigers Credit Union* offers a full range of financial services to help you better manage your money now and in the future.

### What is a credit union?

Tigers Credit Union is a not-for-profit financial cooperative owned by the members it serves. A credit union keeps its members' interests in mind and strives to provide the best rates on savings and the lowest rates on loans. As a member, you'll pay fewer fees and enjoy products designed to save you money. You share ownership with your fellow members as well as the opportunity to take advantage of exceptional services.

### Internships

Are you looking for some real world experience? *Tigers Credit Union* offers internship opportunities for students interested in finance, accounting, marketing, advertising, personnel, operations, credit, collections, information systems and more! Students can gain first-hand experience in running a multimillion-dollar financial institution. And imagine how great it will look on your résumé!



**TIGERS**  
CREDIT UNION

3 Brady Commons  
Lower Level  
Columbia, MO 65211  
573.443.8462 or 888.673.2844  
573.875.4022 [Fax]  
tigerscu@missouri.edu  
www.tigerscu.org

Telephone Teller: 800.434.1149

Make routine transactions at more than 2,000 shared branches nationwide. Find the one nearest you at [www.creditunion.net](http://www.creditunion.net).



**TIGERS**  
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Free, convenient  
and best of all...  
you own it!

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## Products and Services

### Basic Savings

All Tigers Credit Union members open with and maintain a minimum balance of \$25 in an interest-bearing savings account. This balance makes you an owner of the credit union with an equal vote for the volunteer Board of Directors and a say in how your credit union is run.

### Checking Options

We offer two great checking account options. Both include unlimited check writing, no monthly or per-check fees, and free Internet account access, bill pay, Telephone Teller and Debit-ATM cards.

- Free checking—no minimum balance.
- Interest-bearing checking—with a \$500 minimum balance, your money earns daily interest.

### Certificates of Deposit

Maximize your returns with great rates on 6- and 12-month Certificates of Deposit (CDs).

### Loans

Need a loan for a new car? Could you use some help with school costs? Tigers Credit Union has great loan options with low-interest rates to help you pay for various school and life expenses.

*Visit us to learn more about your loan options:*

- Car loans—new and used
- Credit cards—low-rate Platinum MasterCard with no annual fees or balance transfer fees
- Personal loans—great for computer purchases
- Student loans—low rates available

### Convenience Services

Enjoy these free services with your Tigers Credit Union membership!

- Debit-ATM Cards—make purchases at merchants wherever MasterCard is accepted and access thousands of ATMs worldwide. Get cash back at many merchants and use it for free at any CO-OP Network ATM. Find the one nearest you at [www.co-opnetwork.org](http://www.co-opnetwork.org).
- Virtual Branch—online account access and bill pay—check account balances, transfer funds, pay bills and more any time, anywhere you have Internet access at [www.tigerscu.org](http://www.tigerscu.org).
- Telephone Teller—access accounts 24 hours a day to check balances, make transfers and more at (800) 434-1149, credit union ID-12.
- Shared Branches—make routine transactions at more than 2,000 shared branches throughout the U.S. Just visit [www.creditunion.net](http://www.creditunion.net).
- Direct Deposit/Automatic Transfers—have your paycheck automatically deposited and/or divided between accounts.

### Other Services

- Notary services
- Night deposit box
- Travelers cheques
- Credit card cash advances
- Money orders
- Wire transfers
- Bank checks
- Fax service

### Federal Insurance

All Tigers Credit Union accounts are federally insured to \$100,000 by the National Credit Union Administration (NCUA) with additional free private insurance of \$250,000 (ESI).



## Open a Tigers Credit Union account today!

Full Name \_\_\_\_\_

Student Number \_\_\_\_\_

Social Security Number \_\_\_\_\_

Date of Birth \_\_\_\_\_

Local Phone Number \_\_\_\_\_

Permanent Address \_\_\_\_\_  
\_\_\_\_\_

Local Address \_\_\_\_\_  
\_\_\_\_\_

**I'm interested in opening the following accounts:**  
(check all that apply)

- Free Checking
- Interest Checking  
I would like checks. Address to appear on checks:  
 Permanent  Local
- Basic Savings
- Certificates of Deposit:  6-month  12-month

**I would like FREE:** (check all that apply)

- Debit-ATM Card
- Internet Account Access
- Internet Bill Pay
- Telephone Teller Account Access
- Direct Deposit
- Payroll Deduction

To open a savings account, please return this portion to us with \$25. This is your share in the credit union and makes you a member and an owner.

A checking account requires an additional deposit of \$25 to open.

### Signature

**X** \_\_\_\_\_

I have enclosed a check for at least \$25.00 made out to Tigers Credit Union. I agree to the prices for the services listed. I realize that the remainder will be deposited into my account. I am aware that my account will not be activated until I have received a disclosure statement and signed to its terms upon my arrival at MU. I agree to all terms and conditions as stated in this brochure.

Stop by the Credit Union to pick up your membership number, your Debit-ATM card, and your checks. You will be required to present a picture I.D.