Welcome International Students!

Introduction to
MIT Federal Credit Union

Presented by Siobhan Oliveira Continuous Improvement Manager



WHAT'S THE DIFFERENCE?

Credit Unions		Banks	
Member-owned and not-for-profit financial cooperatives whose profits are shared by the member owners.		For profit financial corporations chartered by state or federal governments that accept deposits and provide loans.	
	Purpose For people and communities	• • •	Purpose For profit
98	Ownership Members are owners		Ownership Stockholders/Investors are owners
	Focus Service Driven		Focus Profit Driven
(4)	Decisions Made with members in mind		Decisions Made with stockholders in mind





Why choose MIT FCU?

PRODUCTS AND SERVICES

Deposit Accounts

- Savings
- Certificate of Deposit (CDs)
- Individual Retirement Accounts (IRAs)
- Holiday and Vacation Savings
- Checking
- Money Market

Loans

- Mortgage Loans
- Student Loans
- Auto Loans
- Personal Loans
- Line of Credit
- Credit Cards
- Mass Save Heat Loan
- Fuel Assistance
- PPP loans







PRODUCTS AND SERVICES

Virtual Banking

- Online Banking
- Mobile Banking
- 24/7 Contact Center
- Chat with live agents through MITFCU.org
- PopMoney
- Wallet Pay (Apple Pay, Samsung & Google Pay)
- MoneyTalk Blog

Insurances

- Home
- Auto
- Accidental Death & Dismemberment
- Term Life and Whole Life
- GAP Protection
- Credit Life & Disability

Investment and Retirement Planning

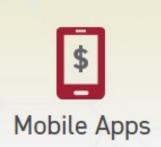
- Financial Planning
- Qualified Accounts
- Advisory Services
- Investment Programs
- Educational Accounts
- Insurance Programs





KEEPING YOU CONNECTED











Online Banking



Questions?

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