

## MemberSource: the right place for your money

Saving and investing with MemberSource is right for so many reasons:

- Great dividends, paid monthly. Dividends are paid monthly on all certificate and IRA accounts so your money compounds faster.
- Guaranteed safe. Why take a risk? At MemberSource, your deposits are fully insured up to \$500,000 (most financial institutions insure deposits only to \$100,000). Your first \$250,000 is protected by the NCUA and the next \$250,000 is insured by Excess Share Insurance, Inc.
- Easy access. Free access anytime day or night with Touchtone Teller, Home Banking or Mobile Banking.
- Direct Deposit. Many of our savings accounts can be added to every paycheck through Direct Deposit.

How do you make MemberSource the right place for your money? How do you know which MemberSource account is right for you? Call us or visit any branch and we'll sit down, share our knowledge and help create the right savings solutions for you.

### MemberSource Locations

**Westchase Office**  
10100 Richmond Ave.  
Houston, Texas 77042

**Lobby Hours:**  
M – F, 9:00 am – 5:00 pm  
Sat, 9:00 am - 1:00 pm

**Drive-Thru:**  
M – F, 8:00 am – 6:00 pm  
Sat, 9:00 am – 1:00 pm

**Sugar Land Office**  
16535 Lexington Blvd. Ste 145  
Sugar Land, Texas 77479

**Lobby Hours:**  
M – F, 9:00 am – 6:00 pm  
Sat, 9:00 am – 1:00 pm

**The Woodlands Office**  
1201 Lake Robbins Dr.  
The Woodlands, Texas 77380  
(1st floor of the Anadarko Tower)

**Lobby Hours:**  
M – F, 8:00 am – 3:30 pm

### Member Service Center

[www.membersourcecu.org](http://www.membersourcecu.org)  
713/627-4000  
800/877-8828  
Fax 713/244-3300

**Hours:**  
M – F, 9:00 am – 5:00 pm

### 24-Hour Touchtone Teller

713/627-4000  
800/877-8828

For nationwide Service Center  
locations visit  
[www.co-opcreditunions.org](http://www.co-opcreditunions.org).



Federally Insured by NCUA.



# savings and investment programs



Sharing knowledge, creating solutions.®

## Saving right for your future

It's a great feeling setting aside money for that new home, dream vacation, or rainy-day fund. But how do you ensure that your money works as hard as you do?

Put your money to work at MemberSource. Whatever account you choose - whether to achieve long-term goals or meet short-term needs - you're assured highly competitive yields and dividends compounded monthly.

We make it easy to start saving, and to contribute to your savings regularly. And every MemberSource savings account is guaranteed safe up to \$500,000.

So save right, and rest easy with MemberSource.



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# Savings accounts

Savings is a great habit to get into. Savings is one of the best ways to build and maintain wealth. Plus, it's always less expensive to save for a big purchase than to borrow for it.

At MemberSource, our savings accounts are created to help you live your life.

## Savings

This is the account you start building your savings foundation on. Earn competitive dividends paid monthly, and get all the other great features of all MemberSource savings accounts. The first \$5 is your membership share in the credit union.

► **RightChoice** for starting a solid savings plan.



## Money Market Plus

Earn a better yield than regular savings, but keep most of the flexibility of savings. You can open a Money Market Plus for just \$2,500, and you'll earn dividends on all balances.

► **RightChoice** for higher dividends with maximum versatility.

## Christmas Club

Don't borrow for Christmas...save for it all year long! Establish a Christmas Club account for as little as \$25, and use payroll deductions or direct deposit to build your savings all year long. Then, you can look forward to a more festive and happier holiday season by having the cash socked away.

► **RightChoice** for Holiday gifts without post-Holiday stress.

# Share Certificates

Share certificates are perfect if you want the highest yields on money you don't need access to immediately. We have three to choose from:

## Term Share Certificates

This one is easy: deposit as little as \$500, select a term from 6 to 60 months, then sit back and watch your money grow. This certificate also has "tiered" rates, so the more you invest in the certificate, the higher rate you earn.

► **RightChoice** for basic time deposit savings.

## Step-up Term Share Certificates

A 12-month step-up certificate lets you raise your rate one time during the certificate term, if dividend rates increase. Your rate will never go below your account's original opening rate. An IRA step-up certificate is also available.

► **RightChoice** for taking advantage of changing interest rate environments.

# IRAs

A MemberSource Individual Retirement Account is the safest way to build for a comfortable retirement. IRA accounts are insured separately from other Share Accounts by NCUA for up to \$250,000. We have several ways to save:

## Traditional IRAs

Traditional IRAs allow you to save for retirement and take a tax deduction, allowing you to both save for retirement and cut your tax bill.\*

**IRA Term Share Certificates.** Terms of 6 to 60 months, and rates tiered to offer you higher rates the more you invest.

► **RightChoice** for high yields and tax savings

**IRA accumulation account.** Deposit in a lump sum, or make regular contributions via payroll deduction. Once you've accumulated enough, you can roll it into an Share Certificate.

► **RightChoice** for more versatility and current-year tax savings.

## Roth Money Fund IRA

A Roth IRA doesn't offer a tax deduction, but it does let your retirement fund grow tax-free.\* We can help you determine whether converting your Traditional IRA to a Roth makes sense.

► **RightChoice** for tax-free earnings and exceptional versatility.

## Education IRA

Combat the spiraling cost of higher education. Start out small...just \$25 will start your account...then add to it every paycheck.

► **RightChoice** for tax benefits and long-term growth.

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\* Some restrictions apply. Consult your tax advisor.