

It's your money, why wait for it?

You wait in morning traffic. And for lunch. And at the grocery store. Isn't there a way to speed things up? At MemberSource, the answer is "yes"!

With a MemberSource checking account, you have the right access to your money - when you want it, where you want it.

The right way to your money

Whether you prefer to use ATMs, write checks, use your Debit Card, or do your banking online or by mobile phone, a MemberSource checking account gives you the versatility to access your money on your terms, not ours.

Take your pick of our value-packed checking accounts, all with convenient services to simplify your financial life. Each account is created to let you choose the way you want to access your money.

Compare account features, then select the right MemberSource checking account to fit your life. Check right with MemberSource!

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
713/627-4000
Fax 713/244-3300

Hours:
M – F, 9:00 am – 5:00 pm

24-Hour Touchtone Teller
713/627-4000

For nationwide
Service Center locations
visit www.sharedbranching.org.



Federally Insured by NCUA.



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Houston, TX 77042
www.membersourcecu.org

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Sharing knowledge,
creating solutions.™


checking accounts

The right account for your life

Your life is unique and your checking account should be too. That's why we've created checking accounts to fit the way you live. We've even made it easy to choose the right account - just check the chart. Compare and select the right one for you.

In addition to the features listed, every checking account from MemberSource offers includes:

- **Free Visa® Check Card** Potent plastic! Faster than a check, more secure than cash. Plus it's accepted at millions of places worldwide that accept Visa Debit.
- **Free Allpoint ATM Network** Use your MSCU Visa Check Card to withdraw funds for free at over 55,000 ATMs worldwide. It's a fee-free transaction.
- **Free Online Home Banking** Access your account 24/7/365. Transfer funds, view account balance and activity, make payments and more.
- **Free Mobile Banking** Rather use a phone? Access your account anytime, anywhere from any cell phone with internet access.
- **Free Online Bill Payment** Say goodbye to stamps, envelopes and writing checks! Schedule your payments quickly, online or via phone.
- **Direct Deposit** No lines to stand in, no driving to a branch...your paycheck gets deposited to your MemberSource checking account automatically.
- **Overdraft Transfer** For just a small service fee, we'll cover your overdrawn checks with funds in your other MemberSource accounts and you'll avoid the embarrassment and hassle. Just set up your preferences at account opening or any other time.
- **iSnap Mobile Deposit** Take a picture of your check and deposit it into your account saving you a trip to the credit union.

	Simply Free	Personal Choice	Member's Advantage	Market Reward	 Skeeters	Select
RightChoice for:	<ul style="list-style-type: none"> • Good value • No minimum balance required 	<ul style="list-style-type: none"> • No minimum balance required 	<ul style="list-style-type: none"> • Earns interest on modest balances • Additional electronic services 	<ul style="list-style-type: none"> • Maximum interest for large balances • Maximum services • Maximum perks 	<ul style="list-style-type: none"> • Great value • No minimum balance required • Skeeters fans 	<ul style="list-style-type: none"> • Second chance checking with convenient services
Minimum to open	\$25	\$25	\$500	\$5,000	\$25	\$25
Minimum daily balance	None	None	\$500	\$5,000	None	None
Monthly service charge*	None	\$6/month	None if minimum met; \$10/ month otherwise	None if minimum met; \$25/ month otherwise	None	\$12/month
Interest bearing	No	No	Yes, on balances of \$100 or more	Yes, on all balances	No	No
Non-MSCU ATM Transaction Fee	\$2.00 each	\$2.00 each	\$2.00 each	\$2.00 each	\$2.00 each	\$2.00 each
Home/Mobile Banking	Free	Free	Free	Free	Free	Free
BillPayer	Free	Free	Free	Free	Free	Free
Overdraft transfer from a MSCU account	\$5 per item	\$5 per item	\$5 per item	Free	\$5 per item	\$5 per item
Overdraft Privilege**	Available	Available	Available	Available	Available	Not Available
Visa® Debit Card	Free	Free	Free	Free	Free Skeeters Custom Card	Free
Other	e-Statement enrollment required			All Checks Free, Free Money Orders and Official Checks	1 free NSF and Stop Payment fee; .25% discount on certain loans; \$10 account opening fee	\$10 account opening fee; Shared Branch transactions not available