

MPO Federal Credit Union



MPO Federal
Credit Union

**BRANCH
INFORMATION**

Middletown

357 E. Main Street

T: 845-343-2850

F: 845-343-1302

Pine Bush

89 Boniface Dr.

T: 845-744-5332

F: 845-744-3236

Port Jervis

17-19 Sussex St.

T: 845-856-1005

F: 845-856-0245

www.mpofederal.org

Attention All MPO Debit Card Holders



Within the next few weeks, MPO will be ordering a mass reissue of debit cards for current debit card holders.

This reissue is necessary to bring our debit card program "live".

Each card holder will receive their new card with a June 2013 expiration date.

What do you need to do:

- Follow the instructions enclosed with your new card to activate it as soon as possible.
- Once activated, you may destroy any cards that you have received prior to the reissue.

Please note :

- Your card number should not have changed—just the expiration date and security code on the back of the card.

- You will NOT be receiving a new PIN. Your current PIN will remain in effect.
- If you use your card for recurring payments to vendors, you should verify the new expiration date and security code for those vendors.

We appreciate your patience while we work through this transition.

If you require assistance or additional information, please contact any branch of the credit union.



Our Lowest Vehicle Rates Ever!

As low as

2.99%*

Purchase your new or used vehicle thru Enterprise Car Sales and receive an additional 1% discount.

*Contact the credit union for terms, conditions and current rate information.



EQUAL HOUSING
LENDER

Your savings liability insured by at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, U.S. Government Agency

US Treasury Direct Deposit Mandates

The U.S. Department of the Treasury issued a final rule to extend the safety and convenience of electronic payments to all Americans receiving federal benefit and non-tax payments. Anyone applying for benefits on or after May 1, 2011, will receive their payments electronically, while those already receiving paper checks will need to switch to direct deposit by March 1, 2013.

"I urge everyone receiving a paper Social Security or Supplemental Security Income check to switch to electronic payments now, through the **Go Direct** campaign, rather than waiting until the final deadline," says Michael J. Astrue, Commissioner of Social Security. "Switching now eliminates the risks of lost and stolen checks, and provides immediate access to your money on payment day."

If you are currently receiving these types of payments via paper check, please contact any branch of MPO to make the switch for direct deposit into your MPO account.

FREE – GREEN STUFF!

MPO Online – FREE

Don't stand online, go online with MPO Online. You can view your account information from anywhere 24 hours a day, 7 days a week. Check your balances, transfer funds or make an MPO loan payment! All you need is an internet connection, User ID and security code.

MPO Bill Payment Service – FREE

MPO Online Bill Payment Service is an extension of our basic MPO Online service but is available only to our regular share draft members. Enjoy all of the same basic features of MPO Online with the added convenience of paying your bills online. Pay them now or schedule them for the future – NO checks to purchase, NO mail to catch. NO stamps to buy.

MPO Mobile Money – FREE

MPO Mobile Money allows any MPO Online user to access their eligible accounts from a mobile device. You can check account balances and review recent account activity 24 hours a day, 7 days a week. All accounts that are accessible through MPO Online are eligible for use with MPO Mobile Money. You may choose which accounts to use with MPO Mobile Money when registering your mobile phone through the MPO Mobile Money website.

MPO's E- Statement – FREE

E-Statements are the ultimate in living the green ideal. E-Statements are a safe, secure way to reconcile your account. Once enrolled, you will receive an email letting you know when your account statement is ready for review. You can save the document to your hard drive, secured device or disk. You can print it if you desire or just let it reside on the website for future reference. And, because it's all electronic, MPO E-Statements are generally ready for review within two business days after month end.

Debit Cards—Durbin Amendment—What do you need to know?!

Learn how debit cards work, how you're protected, what the Durbin Amendment may mean to your world as well as myths, facts and safe debit card usage by visiting-

www.debitfacts.com