

Exciting News:

MyCom has partnered with **ALLPOINT** 55,000 SURCHARGE-FREE ATMS WORLDWIDE. Look for **ALLPOINT** in the following stores: Target, CVS, Rite Aid, Walgreens, Costco, Safeway, Winn-Dixie, Sunoco, CircleK, Kroger

Berkshire County CCUA Chapter President, Pamela McCarty, CEO of MyCom FCU Steps Down

Berkshire County Chapter President Pamela McCarty, CEO of MyCom FCU was honored, for her long and successful credit union career. She has served in the system for 40 years, including 30 years at MyCom.

“Pam’s dedication not to just her credit union, but the credit union system through leadership roles like being the chapter president here, embodies the cooperative nature of the credit union system and the Cooperative Credit Union Association. We wish her luck in her next phase of life,” said Paul Gentile, Cooperative Credit Union Association President/CEO.

The Board of Directors is pleased to announce the appointment of **Nancy Canino** as the new CEO of MyCom FCU. Nancy has been with the Credit union for 20 years and is excited to move into her new position. She and her experienced staff continue to offer excellent service to all MyCom members. Congratulations Nancy!

Please Help Us Update Your Information*

It is important that we have your correct Address, E-Mail & Cell Phone number. Stop in or call 413-442-6501 or toll free 1-866-297-9778.

*For security purposes and to protect your identity we will require your signature & proof of ID to make any change to your account.

UPDATE YOUR INFORMATION

Name

Address

Cell Phone

Home Phone

Email

*Address Change Yes No
(please circle one)

Old Address

Activate My Account Yes No
(please circle one)

Signature

Date

Thank you to all our Credit Union members who support our many products and services.

Same-Day ACH Payments: What This Change Means for You

When making a payment, have you gotten used to some lag-time between the transaction and the money clearing your account? This will be going away – for example, if you pay your cable bill by telephone in the morning, the funds could be cleared from your account before 5:00 P.M. the same day.

On September 15, the Federal Reserve will start processing same-day ACH (Automated Clearing House) payments. This is an option that allows funds to move more quickly than in the past, further modernizing current payment systems. Retailers can opt to convert the checks you write to ACH by using the same system that is used for bill payments. Payments you schedule via websites, telephone or mobile apps where you provide your account number could be affected by this change.

Three Tips to be Prepared

Don't Assume Funds Will Clear the Day After Purchase

Habits can be hard to break. Get in the habit now of planning for funds to clear at the time you check out.

Check Your Share Draft Balance

Keeping a low balance can have a negative impact in the event a same-day ACH payment overdraws your account and incurs a fee. Even with courtesy pay or overdraft protection, keeping your account balance at a level that supports your spending is the best way to keep your account in the green.

Ask Questions

We are here to help! Leading up to and after this change occurs, watch your statements for additional announcements. And as always, please contact us by phone, email, or stop into our branch to ask any questions that you may have!

Privacy Notice: Federal law requires us to tell you how we collect, share, and protect your personal information. You may review our policy and practices with respect to your personal information at <http://www.mycomcu.org/privacy-policy/>. Or we will mail you a free copy upon request if you call us at 413-442-6501.

Important Message: Accounts that have shown no activity for the past three years are required by Massachusetts State Law to be sent to the State. Please contact us immediately if your account has been inactive for more than two years.



101 Fenn Street
Pittsfield, MA 01201
413-442-6501
Fax 413-442-9557
Toll Free 1-866-297-9778

Hours

Monday–Friday
8:00 A.M. – 5:00 P.M.
Saturday
8:30 A.M. – 12:30 P.M.

www.mycomcu.org

Holiday Closings

Independence Day

Tuesday, July 4

Labor Day

Monday, September 4

All loan rates are credit qualified and subject to change.

Check your credit with all three reporting agencies:
www.annualcreditreport.com



Federally Insured by NCUA



Shares and Deposits in excess of NCUA limits are fully insured by MSIC.

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