

FUNERAL SERVICE CREDIT UNION OFFERS MANY ADVANTAGES

One of the many benefits of the National Funeral Directors & Morticians Association, Inc. is membership eligibility in Funeral Service Credit Union.

Since 1983, the Funeral Service Credit Union (FSCU), a non-profit organization, has been promoting savings and providing various financial services to its members at the lowest possible cost. The services are available to members, their families, and their employees.

A principal advantage of FSCU centers around the organization's understanding of the funeral profession. FSCU is a credit union for funeral professionals like you, with the added benefit of knowing your needs and finding solutions to meet those needs.

As a member of FSCU you are also an owner. As long as you maintain a \$25 deposit, you have a voice in how it operates. "The credit union is owned by our members," said Joyce Dobey, President of FSCU. "Our growth and ability to serve increases with the continual support of those members." The organization is governed by an 11-member volunteer board of directors that sets policies and established rates on a monthly basis. Funds are insured through the National Credit Union Administration up to \$100,000 per depositor, in much the same way that funds are insured through the FDIC.

Low-interest Loans

The loan service offered by FSCU is a good example of how you can enjoy the benefits of a "common bond" credit union. Because FSCU is non-profit, the organization attempts to maintain the lowest interest rates possible. Loans are made for, but are not limited, new and used cars, and professional vehicles. "FSCU provides an excellent outlet for professional vehicle loans," said Dobey. "We offer options our members may not find elsewhere."

The loan service provides further accessibility with optional payroll deduction and electronic payment which allows your financial institution to send the monthly payment. You may also pay off loans early without penalty. Donsanell Nash, an FSCU member from Chicago, says that the credit union provides superior service and personal attention. "The credit union staff makes the loan process easy," said Nash. "I am very pleased and honored to have developed such a kind and supportive relationship with my business partners."

Long and Short-term Savings

A variety of savings accounts are also available through the credit union including: Vacation Club and Christmas Club Accounts, Certificates of Deposit and PeeWee Kids Club. The many options allow you to save for vacations or Christmas or invest for long-term savings.

Day-to-day Convenience

In addition to long-term services, FSCU offers business and personal share draft (checking) accounts, VISA credit cards and the VISA cuCheck/ATM card. As an added convenience you can access your account information 24-hour-a-day, seven-day-a-week with the 24 hour automated teller system or visit our website and log onto FSCU Online/Billpay to access all your FSCU accounts – transfer funds, pay bills or check balances, all in a secure environment. In fact, the majority of services can be accessed via phone, fax and e-mail, allowing you to conduct financial transactions without ever leaving your home or office.

By combining financial opportunity with low interest and convenient services, the Funeral Service Credit Union provides a valuable service to its members in Missouri and throughout the country. For more information on FSCU, call 866-701-3728(toll free), or log on to www.fscunet.org.

