

# 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 MSCU, 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 NCUA and the next \$250,000 is insured by Excess Share Insurance, Inc.
- Easy access. Free access anytime day or night with with Online Banking, Mobile Banking or Touchtone Teller.
- 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.

## LEARN MORE

ONLINE [membersourcecu.org](http://membersourcecu.org)

CALL 713/627-4000

VISIT any location

## Locations

### Westchase Office

10100 Richmond Ave., Houston, TX 77042

Lobby Hours and Drive Thru:

M-F, 9:00 am - 5:00 pm

Sat, 9:00 am - 1:00 pm

### Sugar Land Office

16535 Lexington Blvd. Ste 145, Sugar Land, TX 77479

Lobby Hours:

M-F, 9:00 am - 5:00 pm

Sat, 9:00 am - 1:00 pm

### The Woodlands Office

1201 Lake Robbins Dr., The Woodlands, TX 77380

Lobby Hours:

M-F, 9:00 am - 5:00 pm

### Member Service Center

M-F, 9:00 am - 5:00 pm

Sat, 9:00 am - 1:00 pm

[web.msc@membersourcecu.org](mailto:web.msc@membersourcecu.org)

713/627-4000 fax 713/244-3300



For nationwide Service Center locations visit [sharedbranching.org](http://sharedbranching.org).



[membersourcecu.org](http://membersourcecu.org)



savings and  
investment  
accounts

Sharing knowledge, creating solutions.<sup>®</sup>



## Saving 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.

## Savings Accounts

Saving money is a great habit to get into. A savings account 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 meet your savings goals.

### 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.

✔ **Right Choice**  
for starting a solid savings plan.

### Money Market Plus

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

✔ **Right Choice**  
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 deduction or direct deposit to build your savings with each paycheck. Then, you can look forward to a more festive and happier holiday season by having the cash socked away.

✔ **Right Choice**  
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.

### Term Share Certificates

It's 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 share certificate, the higher rate you earn.

✔ **Right Choice**  
for basic time deposit savings.

### Step-up Term Share Certificates

A 12-month step-up share certificate lets you raise your rate one time during the 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.

✔ **Right Choice**  
for taking advantage of rising 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.\*

✔ **Right Choice**  
for high yields and tax savings

### IRA Term Share Certificates

We offer terms of 6 to 60 months, and rates tiered to offer you higher rates the more you invest.

✔ **Right Choice**  
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 a Share Certificate

✔ **Right Choice**  
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.

✔ **Right Choice**  
for tax-free earnings and exceptional versatility.

### Education IRA

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

✔ **Right Choice**  
for tax benefits and long-term growth.

\*Some restrictions apply. Consult your tax advisor.