

Connect With Us

A Quarterly Update on News and Events for Members of MassMutual Federal Credit Union

Holiday Closings

INDEPENDENCE DAY
July 4, 2024

LABOR DAY
September 2, 2024

Scholarship Recipients

Congratulations to MMFCU's 2024 Scholarship recipients! We celebrate and honor all your hard work and are rooting for your continued education. This year, we awarded \$2,000 each to these extraordinary students:

- | | |
|------------------------|---------------------|
| Meghan Baker | Patrick Hale |
| Timothy Cahill | Ruby Leonard |
| Nathan Dietz | Max Lieman |
| Benjamin Domine | Mia Santiago |
| Grant Gusukuma | Kayla Zeng |



Back to School Drive

What do students need to be successful in school? With the help of teachers and their experience, MMFCU has created an Amazon® wish list full of necessary items to create a safe, healthy and positive learning environment.

Join us in making a difference this August by donating school supplies! Follow us on social media to see what communities will benefit from this year's drive.

There are two ways you can contribute:

In Person: We will have a donation bin in our Main Office lobby and the Express Teller Branch.

Online:



OUR PAPER NEWSLETTERS ARE SUNSETTING: By the end of 2024, MMFCU will say goodbye to paper newsletters. To stay informed and up to date, you will be able to find all the same news and information on our website, social media channels and through our monthly eNewsletter.

A Financial Checklist for Travelers

You've planned every aspect of your summer vacation. You've double-checked your suitcase and memorized your itinerary. But have you put your finances in order? Stay on top of your banking and keep your vacation stress-free with these tips:

- 1. Have multiple ways to pay.** Be ready for any event by bringing different types of credit and debit cards with you as well as a stash of cash. Only carry the items and cash you'll need for the day and keep the rest in your hotel safe. If you're traveling abroad, save money on airport exchange fees by buying foreign currency from MMFCU before you go.
- 2. Set your travel reminder.** Tell MMFCU and any other credit union, bank or credit card companies the dates and locations of your planned vacation. If you don't, your vacation spending could get flagged as irregular activity, which might lead to an account freeze.
- 3. Check fees and restrictions.** Don't be surprised when your statement arrives. Know what to expect for ATM fees, foreign transaction fees and cash advance fees. MMFCU is part of a network of shared branches and surcharge-free ATMs, so check locations before you go to save money on fees.
- 4. Consider a prepaid travel card.** With the ease of plastic payments, traveler's checks have declined in popularity. However, prepaid travel cards offer the same security and convenience as traveler's checks and are accepted worldwide. Use a travel card in the same way you would a credit card and reload with funds as needed.
- 5. Monitor your finances on the go.** Sign up for online and mobile banking for easy access and account management while you're away. Stay on top of your transactions by thoroughly reading your statements for anything that looks suspicious – always a good habit to have!
- 6. Be prepared for the worst.** Jot down any emergency hotlines. In the unfortunate event your wallet is lost or stolen, you'll be able to quickly block payments on your cards, arrange for replacement cards and get back to normal. Make copies of important financial information and keep it in a secure place.



TRAVEL REMINDER

Summer is here, and you may have some travel plans coming up! To ensure your getaway runs smoothly, it's important to remember to set a travel notice for all your MMFCU cards.

Simply log in to online banking or our mobile app and click "**More.**" Then select "**Card Controls > Manage Card > Manage Travel Plans,**" and voila – your cards are ready for you to travel!



Locations and Hours

MAIN OFFICE

1295 State Street
Springfield, MA 01111-0001
MIP F235

Phone: 413.744.3431 (ext. 43431)
Text: 413.414.5727
Fax: 413.226.4359
Toll Free: 800.940.9466

Office Hours
Monday – Friday
8:30 am – 4:00 pm

EXPRESS TELLER BRANCH

Clarence Street Entrance
1295 State Street
Springfield, MA 01111-0001
MIP F235

Phone: 413.744.1168 (ext. 41168)
Text: 413.414.5727
Fax: 413.226.4359
Toll Free: 800.940.9466

Office Hours
Monday – Friday
8:30 am – 4:00 pm

24-Hour Services

WEBSITE / DIGITAL BANKING

www.massmutualfcu.org

BANK WITH EMMA

(Transaction by Phone)
800.940.9466
Interoffice: ext. 46628



This credit union is federally insured by the National Credit Union Administration

