



## Welcome to Pioneer Valley Credit Union

As an added benefit to you, Baystate Health gives you and your immediate family access to membership at Pioneer Valley Credit Union. Membership at PVCU means outstanding financial products and services.

PVCU is a full-service, not-for-profit financial institution owned by our members. Our partnership with your employer allows us to offer a full range of value-driven products, services and benefits exclusively for you. We educate our members about savings and the wise use of credit, as well as provide members with competitive interest rates and affordable financial solutions.

Take a look at the wide array of financial products and services designed just for you at PVCU:

### Savings

- Money Market Accounts
- Holiday and Vacation Clubs
- Youth Accounts
- Share Certificates (CD)
- Retirement Accounts
- Education Accounts
- Emergency Fund Accounts

### Checking

- Cash Rewards Checking
- Investor Rewards Checking
- Pioneer Checking
- Teen Checking
- MasterCard<sup>®</sup> ATM/Debit Card
- Reliable Overdraft Protection Services
- ATM Fee Rebates up to \$25

### Loans

- 24/7 Online Loan Applications
- Auto Loans
- Personal Loans
- Student Loans
- Recreational Vehicle and Boat Loans

### Real Estate Loans

- 24/7 Online Loan Applications
- Mortgages
- Home Equity Loans
- 0% Mass Save Loans

### eServices

- FREE Online Banking
- FREE Bill Pay
- FREE Account Activity Alerts
- FREE Mobile Banking with PVCU App
- FREE Mobile Check Deposit
- FREE eStatements
- Phone-a-Teller-24
- Direct Deposit and Payroll Deduction
- 24/7 Online Account Opening

### Change the Future<sup>®</sup> Financial Education Programs

- Financial Seminars and Classes
- One-on-One Financial Counseling
- Debt Analysis
- Budget Plans

**CHANGE THE FUTURE<sup>®</sup>**  
*One Step at a Time*

### CU on the Go<sup>®</sup> Mobile Branch Solutions



We come to you. Contact us at 413-733-2800 to schedule a visit to your office.