

Opening an account at **Hayward Community Credit Union (HCCU)** is fairly easy. This sheet covers the three basic steps required to open a credit union account.

Step 1: Are you eligible to join?

In order to join this credit union, you have to be a part of the credit union's *field of membership*. That means you must reside in or own land in Ashland, Barron, Bayfield, Douglas, Rusk, Sawyer or Washburn County.

Step 2: \$25 Share Deposit Please

Along with a \$25.00 savings deposit you will need to be here ***in person*** and provide us with a valid – non expired driver's license or any other unexpired form of photo ID showing your current physical address. If the ID is non expired, but does not show the current physical address, proof of the current address must be documented by an article of mail, tax bill etc.

Simply deposit cash or a check, and you're in business. You will have to keep a minimum balance of \$25.00 on hand going forward to be a member in good standing.

Be aware that HCCU will check for a history of good checking habits through a service like ChexSystems if you wish to also open a checking account with us. We have many great checking accounts to meet your needs! Ask about our free and convenient Online, Mobile and Bill Pay service too.

Step 3: Start Using It!

Once you're a member, you are eligible for many of our services. Credit unions are usually **most competitive** on:

Personal Loans - Is it time for a new car? Or maybe that vacation you've been putting off. HCCU offers flexible payment terms and low, low rates!

First Mortgage Loans - Now is the time to buy the home of your dreams! Or use the equity in your home to make other dreams come true while enjoys our low rates and possible tax deductions.

Other Loans:

Second Mortgage

REAP" home equity line of credit

Construction

Recreational Vehicles - ATV, boats, snowmobiles, campers, etc...

