



We say **yes** when the big banks say no.

VCU is **Vanderbilt's only employee-owned credit union** that has focused on helping Vanderbilt people bank better since 1959. We're not-for-profit, which means we work for you—not shareholders. A big difference between banking with VCU and other banks is ALL of our decisions are made by Vanderbilt people for the benefit of Vanderbilt people.

### Why should you bank with the Vanderbilt Credit Union?

- FREE Checking and Savings to ANY VUMC employee.
- Walk down to our office located just off the VUH lobby – 1211 Medical Center Drive.
- FREE use of Zelle to transfer your money to and from your other bank to VCU.
- 13 ATMs on campus
- Share branching at over 19 Middle Tennessee locations – 5,000 nationwide.
- Free use of Publix / Presto ATMs.
- Courtesy Pay overdraft protection after 60 days of account opening. \*subject to approval
- Mortgages – 30-year, 15-year, FHA, and VA. Origination fees and discount points waived.

### New Employee Offers!

- Free checking to **ANY VUMC employee**.
- Direct deposit with VCU and **you can get your VUMC earnings up to 2 days early**.
- Refinance your auto loan and **cut your interest rate in half**. \*subject to approval
- **Add 1.00% to our standard rate** on all Certificates of Deposits opened in your 1st 6 months of employment with VUMC.

Apply for  
a loan!



Become a  
member!

