

VANDERBILT Credit Union

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 Vanderbilt University 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 Vanderbilt University employee.**
- Direct deposit with VCU and **you can get your VU 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 Vanderbilt University.

Apply for
a loan!



Become a
member!

