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ONLINE BANKING

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## MC EFCU Checking Account

No Minimum Balance

From now until April 30, 2016, members who do not currently have an MC EFCU checking account can earn \$100 to open a new checking account\*\*\*

[Apply](#)

[Open Additional Accounts](#)

MC EFCU's checking account is different from accounts you will find elsewhere. They have the same convenient features, but there are some key things they don't have and you don't want: minimum balance requirements, monthly fees\* or per check fees\*\*.

To apply for a new checking account click on the "Apply" button on the right and complete the form. If you are already a member, click on the "Open Additional Account" button to add a new checking account.

### MC EFCU Checking Account holders receive the following free services:

- Online and telephone account access
- Mobile banking
- Text banking
- Remote deposit capture
- Online bill pay
- EMV enabled Visa debit card
- Access to the 80,000 surcharge free ATM locations in the CU 24 network, including all 7-Elevens.
- Direct deposit and payroll deduction



### Overdraft Protection

Overdraft protection is also available. For details, see the [ODT Opt-In](#) section of our web site. Refer to the [fee schedule](#) for current fees.

\* Text message and/or data plan charges may apply.

\*\*There are certain fees that apply on an individual basis, such as the "Overdraft Fee." See the [Fee Schedule](#) for details on the various fees MCEFCU charges.

\*\*\*Members receive \$100 if a new checking account with direct deposit is opened between February 1, 2016 and April 30, 2016. This offer is only valid when you open a new MC EFCU checking account with direct deposit or other payroll or recurring deposit. Direct deposit must be \$500 minimum per month and established within 60 days of the new account being opened. Account must remain open for a minimum of 6 months. Otherwise, bonus must be returned to Credit Union. Restrictions may apply. Limited time offer, cannot be combined with any other offer and is subject to change at any time. Limit 1 (one) bonus per new checking account per household opened through 4/30/16. \$100 Bonus will be deposited into checking account within 8 weeks after promotional period ends. Cash bonus will be reported to the IRS as interest income, as required by IRS.