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## A message from our President

*For 90 years MCU has made its mission to be your Partner in Success. Our goal is to provide safe, secure and strong financial products to help you achieve your life financial goals. Sound money management is essential for all ages. MCU has a variety of products to help you achieve your financial goals beginning with our outstanding Youth Banking Program; best in class Bank-at-Work program and wealth management services that guide you in investments and retirement planning. All of your deposits are insured in full at MCU.*

*MCU can also provide you with any type of financing you may need as you navigate through life's journey. Whether you need an auto or personal loan, credit card, mortgage, home equity line of credit or a business loan, MCU is here for you. Our experts at MCU along with our three subsidiaries, MCU Commercial Services, LLC, Security First Mortgage Funding, LLC and Dealer First Lending Solutions, LLC is first class; and are always available to assist you. MCU and you; Partners in Success!*



Joseph Barbato  
President & CEO

*Joe Barbato*  
Joseph Barbato  
President & CEO

## Estate Planning Seminar Recap & Thank You!

On October 23<sup>rd</sup>, MCU hosted an estate planning seminar at our Main Office community room. The response from our members was fabulous as we hosted 48 guests at an event that approached standing room only!

A sincere thank you to Attorney Heather L. Trudell, of the law firm Keenan and Trudell, and MCU board member, who delivered a presentation on the importance of estate planning. As in past years, Heather emphasized the benefits of getting started with the process and working closely with a trusted estate planning professional.

Attorney Trudell reviewed in detail the array of legal documents which comprise a typical estate plan such as a will, trust, power of attorney, and health care proxy. She also recommended that members add a "Transfer on Death Beneficiary" designation to their credit union and bank accounts to avoid the unnecessary costs and delays of probate. The attendees were engaged and very appreciative to MCU for offering and providing a free seminar to help minimize the complexity of the estate planning process.



Joseph D. Murphy  
Financial Advisor



**If you would like more information, please feel free to contact Financial Advisor Joseph Murphy at 508-865-8774 or Attorney Heather Trudell at 508-865-1091.**