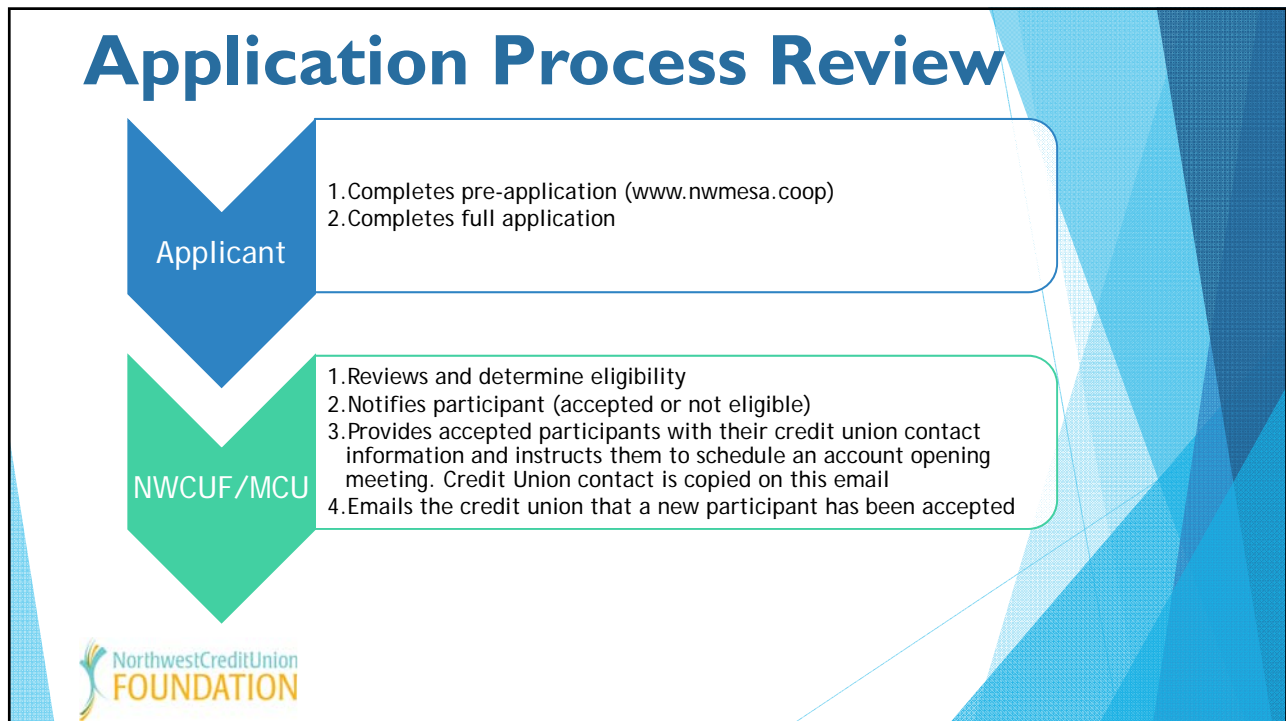


NW MESA Program

Onboarding: Account Opening



New Participant Notification

- ▶ CU Contact notified when new participant accepted
- ▶ Account opening meeting scheduled (between CU and participant)



Account Opening

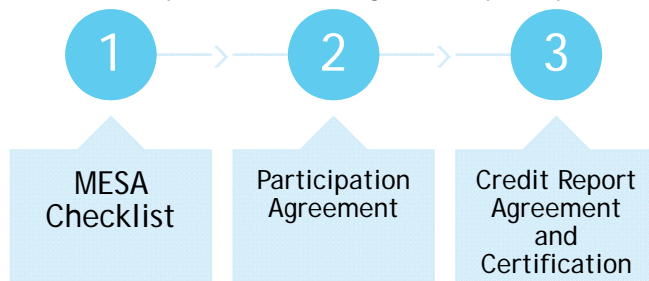
- ▶ CU reviews Matched Education Account Checklist and completes with participant:
 - ▶ Account Opening Checklist
 - ▶ MESA account program responsibilities
 - ▶ Participant responsibilities
 - ▶ Mutual understandings
 - ▶ Credit report agreement and participation
- ▶ CU opens restricted MESA account
- ▶ CU emails MCU/NWCUF completed MESA Checklist (nwmesa@mcun.coop)



Account Opening

During account opening meeting, the CU MESA contact:

1. Opens 'restricted account' for MESA participant
2. Reviews and completes the following with the participant:



3. Welcomes and establishes a relationship with the new member



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RESOURCES PROGRAMS ACCOUNT CONTACT US

Your Path to Financial Fitness Starts Here!

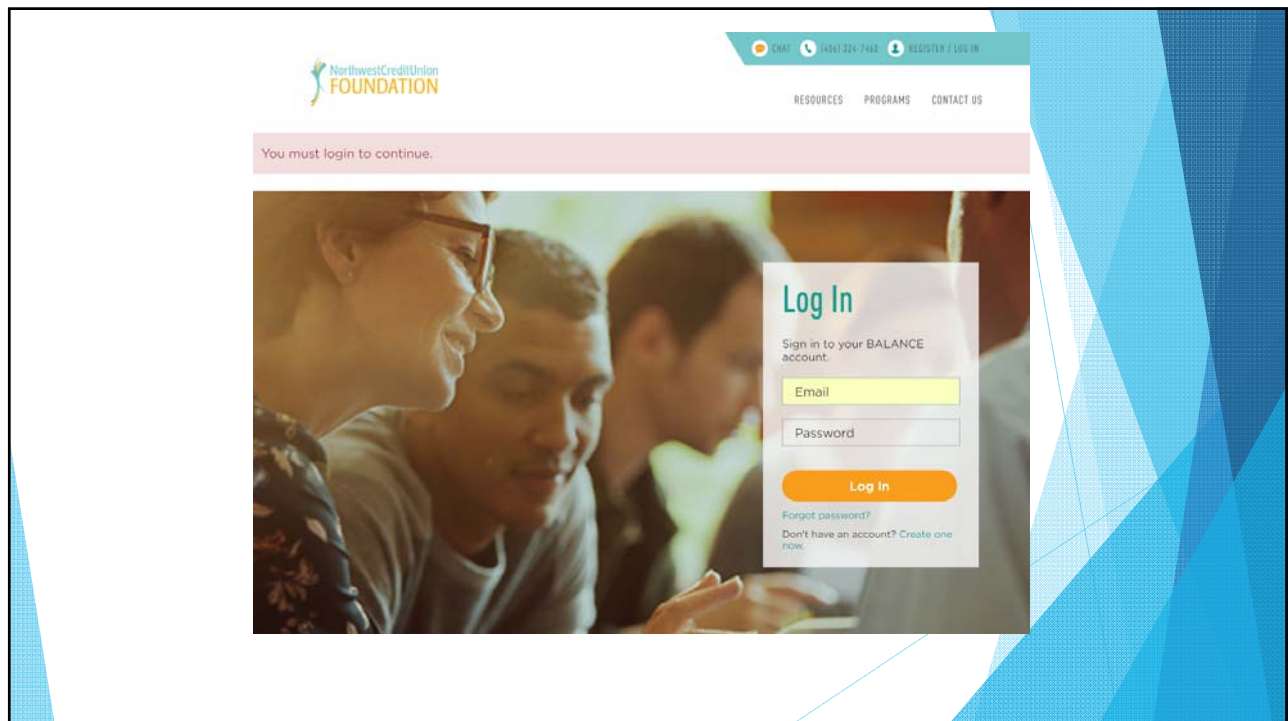
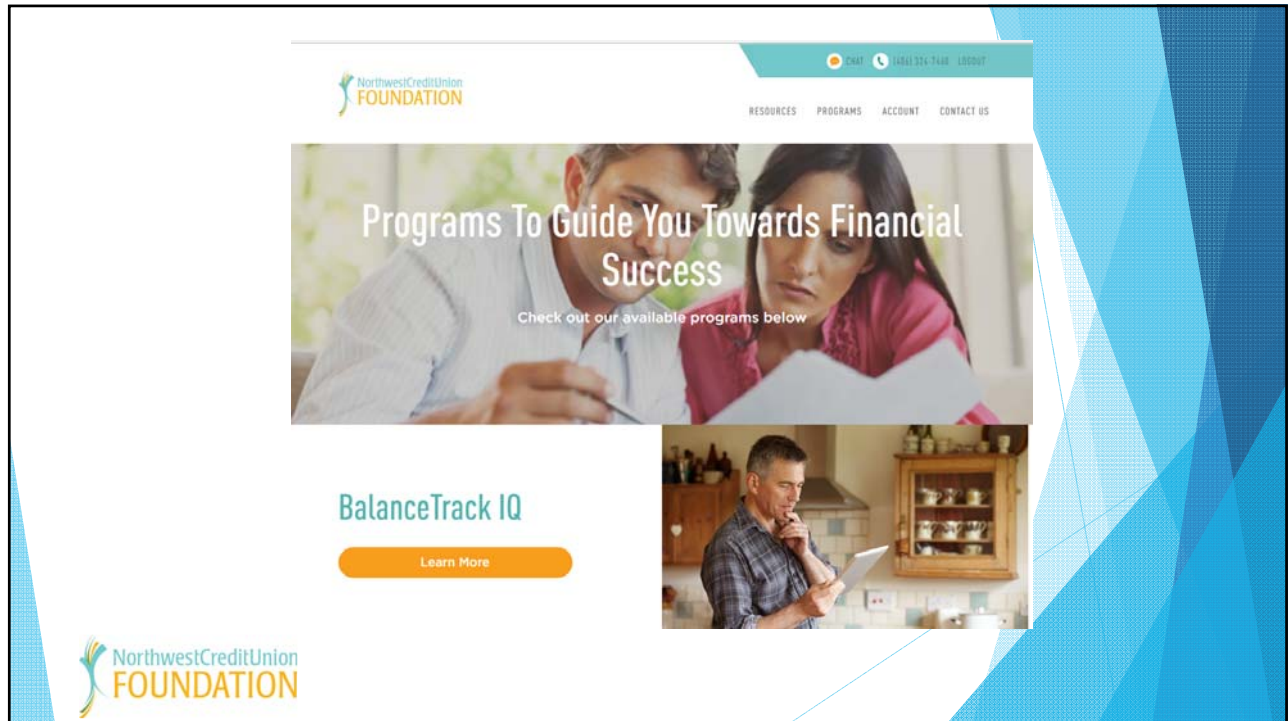
At the **Northwest Credit Union Foundation** (NWCUF), we care about your financial wellness. That's why we've partnered with industry-leading **BALANCE** to provide you with free access to expertly-crafted financial education and resources to help with your fiscal matters. For all your financial life stage changes and more, we—in partnership with **BALANCE**—are here to help.

The **NW MESA** program was developed to provide students with the knowledge and tools to make well-informed financial choices and continue to build their assets long after the program ends – because developing solid savings habits and increasing financial literacy now will be useful throughout your lifetime.


The Northwest MESA Program is a collaborative project between the Northwest Credit Union Association, Northwest Credit Union Foundation, Montana's Credit Unions, and the US Department of Health and Human Services through the Assets for Independence program. Additional program partners include Idaho, Oregon and Washington credit unions.

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Introduction

While there are many excellent financial products available that can help you achieve your goals, there are a few loans, lines of credit, and services to avoid because of their expensive fees and problematic terms. To help you make wise borrowing and financial service choices, this module covers:

- Prime credit, subprime credit, and predatory lending
- Types of subprime credit products: payday loans, finance company loans, expensive credit cards, car-title loans, and pawn shop loans
- Types of fringe financial services: check-cashing services and rent-to own retailers
- Recovery methods
- Financial alternatives

This module is available as a podcast.

Listen and Learn



Opportunities During Account Opening

- ▶ Incorporate your new member protocols
- ▶ Opportunity to encourage long-term relationship
- ▶ Share the CU difference
- ▶ Nurture the CU/Member connection



Questions