

Making the switch to MCLCU is easy!

Step 1: Establish your checking account at MCLCU. If you do not have a checking account at MCLCU, give us a call at (708) 482-9606 and ask to set one up!
Step 2: Begin funding your MCLCU checking account. Establish or switch your direct deposit to your MCLCU checking account.
 A. To set up your direct deposit, you will need: MCLCU's Routing Number: 271982290 Your account number:
 B. You can also fund your MCLCU checking account by completing the: "MCLCU ACH Origination agreement" found on the applications & forms tab
Step 3: Stop actively using the account you are switching from. As soon as possible, you should stop using your debit card, writing checks and initializing payments from your old checking account.
Step 4: Schedule/transfer your automatic payments. Use your MCLCU Debit Card or free Bill Pay service through MCLCU's Online Banking to setup your automatic payments for loans, subscriptions and other recurring bills.
Step 5: Begin using your MCLCU checking as your primary account As you transition to your MCLCU checking account, be sure to leave enough funds in your previous checking account to pay for any remaining automatic payments.