

Member Advantage Mortgage (MAM for short) is a Credit Union Service Organization, which is an organization owned by multiple credit unions (Worcester Credit Union being one of them) that exists to provide specialized services for credit unions.

In this case, that means mortgages.

It's important to remember that credit unions are not for profit organizations, owned by their members.

In other words: MAM is owned by credit unions, and credit unions are owned by members, so ***MAM's best interests are your best interests!***

All of the mortgage products MAM offers are designed with you in mind first. Not some CEO, not Wall Street, not the shareholders (there aren't any), but you!

**In short: MAM allows us to become the one-stop-shop that meets all of your banking needs.**



MEMBER  
ADVANTAGE  
MORTGAGE

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NMLS #1557

To offer mortgage products without a partnership with MAM, Worcester Credit Union would be forced to take on additional operating costs. We would have to hire or train employees to offer mortgage products, which would increase expenses.

MAM allows us to offer these products to you without the credit union taking the same level of expense that we would if we introduced these products without them.



**Sue Hamilton**

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