Credit unions are cooperative financial institutions that exist for the purpose of helping their members realize financial goals. By joining MIT Federal Credit Union, you join thousands of members who share ownership of a prestigious 75-year-old financial institution.

Who is Eligible for Membership?

• Undergraduate, Graduate, and Alumni who are attending or graduated from the Massachusetts Institute of Technology
• Employees of the Massachusetts Institute of Technology Corporation and affiliates who work in or who are paid from Cambridge or Lexington, MA
• Employees who work regularly under contract at MIT Lincoln Laboratory in Lexington, MA
• Immediate family members\(^1\) and people living in the same household of the above groups
• Persons retired as pensioners or annuitants from the above employment or spouses of persons who died while within the field of membership of this credit union

How to Become a Member

Applying online is easy at mitfcu.org. As long as you are 18 years or older and eligible for membership, all you need is a valid social security number, government issued identification, and a bank account or credit card to fund your new account.

You can also fill out a membership application and either mail us the signed form or return it to an MITFCU branch, including with it a copy of all required identification and a $5 minimum deposit to open your savings account and establish your membership.

Please visit mitfcu.org/home/membership for a full list of MIT affiliates and subcontractors in our field of membership.

\(^1\) Immediate family is defined as a spouse, child, sibling, parent, grandparent or grandchild, including stepparents, step children, step-siblings, and adoptive relationships.