



# MECU Anywhere

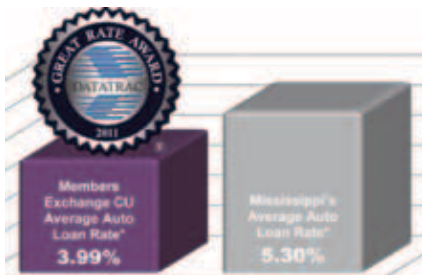
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[www.mecuan anywhere.com](http://www.mecuan anywhere.com)

## Finance with MECU and SAVE!

New Auto Rates are as low as 3.99% APR\* saving you up to 25% MORE!



Members Exchange has been awarded a 2011 Datatrac Great Rate Award for outperforming the Mississippi Market interest rate average by 25% for the year 2010.

Save money today when you finance your next vehicle with Members Exchange because we have award-winning auto rates! Datatrac, which is America's largest interest rate database, certifies that MECU will save you 25% over the average rate of other financial institutions in the Mississippi market. Calculate your savings today at [www.mecuan anywhere.com](http://www.mecuan anywhere.com). Click on the Datatrac Great Rate Award Banner.

### About Great Rate Awards

Datatrac Great Rate Awards certify that the rate offered by an institution's product consistently outperformed the specified market average of all financial institutions monitored by Datatrac during an annual or quarterly period.

### About Datatrac

Datatrac is America's largest interest rate database with retail deposit and/or lending rates for over 90,000 financial institution locations nationwide. Datatrac has been conducting unbiased competitive research in the banking industry for over 20 years. For more information, please visit [www.datatrac.net](http://www.datatrac.net).

Getting pre-approved will give you the upper hand when it's time to negotiate a price at the dealership. You can also take advantage of deferring your first two loan payments.\* Call, click or visit one of our three convenient locations!

(601) 922-3350 • [www.mecuan anywhere.com](http://www.mecuan anywhere.com) • Clinton, Pearl, Ridgeland



\*APR = Annual Percentage Rate. Rate disclosed is for our new auto loans, 25-60 month terms. Different rates apply for used auto loans. This offer applies to qualifying borrowers on new purchases and vehicles refinanced from other financial institutions. Restrictions and limitations apply. Actual savings will vary based on amount financed, term and APR. Rates may vary depending on each individual's creditworthiness or underwriting factors. Rates for A credit rating compared to the average A credit rate for institutions in Mississippi as tracked by Datatrac on 2/23/2011.



# RATES

## DIVIDEND RATES – 1st Quarter 2011

Dividend rates for shares are declared quarterly. Earnings are paid on the last day of the quarter and are compounded quarterly. Below are the rates paid during the 1st quarter of 2011.

Regular & Special Shares	APY*
\$0.01 - \$499.99 (Minors Only) . . . . .	0.05%
\$500.00 - \$999.99 . . . . .	0.05%
\$1,000.00 - \$2,499.99 . . . . .	0.05%
\$2,500.00 - \$4,999.99 . . . . .	0.05%
\$5,000.00 or more. . . . .	0.05%

Christmas / Holiday Clubs . . . . . 0.01%

Share Draft Checking Account . . . . . 0.01%

Money Market Account	
\$2,500.00 - \$9,999.99 . . . . .	0.05%
\$10,000.00 - \$24,999.99 . . . . .	0.15%
\$25,000.00 - \$49,999.99 . . . . .	0.17%
\$50,000.00 or more. . . . .	0.20%

IRA	
\$0.01 - \$999.99 . . . . .	0.05%
\$1,000.00 - \$2,499.99 . . . . .	0.10%
\$2,500.00 - \$4,999.99 . . . . .	0.13%
\$5,000.00 or more. . . . .	0.15%

Share Certificate Rates . . . . . Visit our Web site for current rates

\*APY=Annual Percentage Yield

## LOAN RATES as of 4/1/2011

APR\*

Unsecured. . . . . as low as 9.99%

### New Auto Loans

Up to 24 Months . . . . . as low as 2.99%  
Up to 60 Months . . . . . as low as 3.99%  
Up to 72 Months . . . . . as low as 4.99%

### Used Auto Loans\*

Up to 24 Months . . . . . as low as 3.99%  
Up to 60 Months . . . . . as low as 4.99%  
Up to 72 Months . . . . . as low as 5.99%

Misc. Collateral. . . . . as low as 5.99%

Certificate Secured . . . . . 3% above share certificate rate

Home Equity LOC . . . . . Visit our Web site for current rate

All loans are subject to credit approval. Rates are subject to change without notice. Used vehicles up to 8 years old.

\*APR = Annual Percentage Rate

MECU will match other financial institution rates and terms (verified) on new or used loans and miscellaneous collateral loans and reduce that rate by .10%. For qualified borrowers. Floors are in place for matching rates; however, terms and conditions apply.

## Mobile Banking — Coming Soon

Members Exchange will soon be rolling out MECU Anywhere – Mobile Banking, which will give you the freedom to easily and securely access balance information, pay your bills, transfer funds, and much more from your mobile device.

It will be easy, fast and convenient. Best of all, it will be FREE to all MECU Anywhere Online Banking members.

We'll keep you posted. Check our website for updates at [www.mecuananywhere.com](http://www.mecuananywhere.com).



## New eBill Service for Online Bill Pay Users

### What are eBills?

eBills allow you to view your bills electronically right from your online bill pay account.

eBills present the information you need to pay your bill on time, including the amount due, due date and unpaid balance. eBill is offered on any payee designated with the eSIGN UP icon.

You will continue to receive detailed paper bills in the mail when you register for eBills. All previous eBills are maintained online so you can review up

to 18 months of your billing history at any time.

### How to register for eBills

Within the eBills section on the bill pay homepage, click "Sign Up" to view your eBill eligible payees and select "Setup eBill" next to the payee you'd like to register.

### eNotifications

You can set up e-mail or text notifications, located under the Options tab, to remind you that a bill has been received.

## Finance Fun with an RV Loan from Members Exchange!



Summer is right around the corner. Visit the Rocky Mountains. Canoe down the Mississippi River. Drive to Yellowstone National Park.

With a new motor home, camper or trailer, the possibilities are endless. Right now Members Exchange is offering new and used RV loans starting at **5.99% APR\***.

We can also refinance your current RV loan to a better rate. It's so easy and could save you hundreds of dollars over the life of your loan.

Our easy online application and fast approval mean you and your family can be sharing new experiences and making new memories in no time. Contact us today at **(601) 922-3350** or visit us online at [www.mecuananywhere.com](http://www.mecuananywhere.com).

Let Members Exchange help you purchase the RV of your dreams!

\*APR = Annual Percentage Rate. This offer applies to qualifying borrowers. Restrictions and limitations apply. Actual savings will vary based on amount financed, term and APR. Rates may vary depending on each individual's creditworthiness or underwriting factors.

# Annual Meeting Day

A couple of years ago, we changed the format of the Annual Meeting from an evening event to an all-day celebration. This was done in an effort to make the meeting more accessible to our entire membership. On March 10, 2011, we held our third Annual Meeting Day and members visited all three branches throughout the day to help us celebrate. While there, members registered for door prizes and enjoyed refreshments. They also received copies of the 2010 Annual Report and giveaways.

## Board of Directors Election Results

An election for the Board of Directors was necessary this year and ballots were mailed February 1, 2011 listing three qualified nominees approved by the Nominating Committee. Members were asked to vote for two nominees and the deadline for returning ballots was March 1, 2011.

The results of the election for 3-year terms for the Board of Directors are Ernie J. Hopkins and Dock E. Graves, MPH.

An election was not necessary for the open position on the Supervisory Committee. Isaiah Lampkin, Jr. was elected by acclamation.

It is with great appreciation and enthusiasm that the Nominating Committee presents these exceptional volunteers to serve our membership for the next three years.

# Five Ways to Avoid Overdraft Fees

How can you avoid costly overdraft fees? This is money you could undoubtedly use for more important things. How can you avoid this penalty? Below are some helpful tips:

**Balance your checkbook.** Keep track of your balance, transactions and automatic payments. And you can always keep tabs on your account online, by phone or at the ATM, 24/7. Members Exchange offers online banking at [www.mecuananywhere.com](http://www.mecuananywhere.com). This monitoring will help you avoid overdraft fees and also give you concrete knowledge of exactly how much money is in your account, which helps you prevent bounced checks and detect possible errors.

**Pay with cash.** Or use your debit card. When you don't make payments with a check, you don't have to worry about when the payment will clear. Many people forget they've written checks, and then

end up spending the money that should have been sitting in the account for the check to clear.

**Create an artificial buffer.** Keep a "pad" or "cushion" of money in your checking account, just to be safe. Decide on a certain amount that will always be in there, and never dip into it. Subtract that amount out of your checkbook so that the balance you see is how much you can actually spend.

**Use direct deposit.** Use direct deposit for your paycheck so you have access to your money immediately.

**Link your checking account to another account.** Link your checking account to a savings account or a line of credit. That way, if you overdraw your checking account, money will be taken out of the other account it is linked to, preventing a bounced check.



## Important Notice



### No Hats, Hoods, Sunglasses or Cell Phones

All visitors to any MECU location will be required to remove all hats, hoods and sunglasses before being served. All cell phones must be turned off.

*Thank you for your cooperation.*

## Skip Past Your Loan Payment This Summer!

Members Exchange would like to offer you the opportunity to skip your loan payment this summer. In May, June or July you can skip a payment for a minimal charge of \$30.00 per loan.

You can use the extra money to take a vacation or pay for back-to-school expenses—the choice is yours!

To take advantage of this offer, just stop by one of our three locations to complete a skip-a-payment election form. For your convenience, you can access the election form online at [www.mecuananywhere.com](http://www.mecuananywhere.com). With the help of Members Exchange, you can take a vacation from your loan payments this summer and put some extra cash back in your pocket!

\*In order to participate, the loan must be current and the account must be in good standing. Members that have received an extension or loan modification within the last 12 months are unable to participate. Members must have made a loan payment since inception date. This offer does not apply to mortgage or home equity loans, to line of credit loans that are currently over the limit, or to loans that are currently being paid by credit life/disability insurance. The offer applies to members in certain credit categories only.



# Why Throw Away Your Money?

## Save with Sprint™!

Join over one million credit union members nationwide that are already saving over \$95 million on their wireless plans! Members Exchange Credit Union is pleased to bring our members these major savings through the Sprint™ Credit Union Member Discount Plan.



### Ways you can save:

- ▶ 10% off most regularly priced Sprint™ individual service plans
- ▶ 15% off most regularly priced Sprint™ business service plans
- ▶ Waived activation fee on new activations
- ▶ Waived upgrade fee
- ▶ Available to new and existing Sprint™ customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

### Three Ways to Get Your Discount:

- ▶ Call 877-SAVE-4CU (877-728-3428) and let them know you're a credit union member. Ask to be a part of the NACUC\_ZZM Corporate ID to save.
- ▶ Click [www.SprintSave4CU.com](http://www.SprintSave4CU.com).
- ▶ Visit your nearest Sprint™ store.

What are you waiting for? Start saving today!



# Employee News

## Employee Anniversary

We would like to congratulate the following employee on her recent anniversary:

**Lawanna Hargon**

10 years – Operations Specialist



## LOCATIONS

### Main Office

107 Marketridge Drive  
Ridgeland, Mississippi 39157  
(601) 922-3350 / (800) 748-9459  
Drive-thru ATM Location

### Clinton Branch

652 Highway 80  
Clinton, Mississippi 39056  
Drive-thru ATM location

### Pearl Branch

101 MetroPlex Boulevard  
Pearl, Mississippi 39208  
Drive-thru ATM location

### Office Hours

Monday - Friday  
9:00 a.m. - 5:30 p.m.  
Drive-thru opens  
Monday - Friday at 7:30 a.m.

### Saturday Pearl Branch

8:30 a.m. - 12:30 p.m.

### Mailing Address

P.O. Box 31049  
Jackson, Mississippi 39286-1049

### Web site

[www.mecuananywhere.com](http://www.mecuananywhere.com)

Use your ATM card for free! Did you know that you can use your ATM card at any credit union's ATM that displays the CU24 or CU HERE logo without being charged a fee? There are many locations in the Jackson Metro area. To find a location near you, use our ATM locator on our Web site.

### More Locations

Credit Union Service Centers (Shared Branch Locations) offer great convenience and more locations to serve you. You can conduct business at a service center as if it were your own credit union branch. Just look for the swirl logo. For current locations, visit [www.cuservicecenter.com](http://www.cuservicecenter.com).



NOTICE: This newsletter is an official publication of Members Exchange Credit Union and is prepared for the purpose of general information about financial news and related subjects. This newsletter serves as official notice to the Credit Union membership of all matters contained within.

## 2011 Holiday Closings

May 30 – Memorial Day  
July 4 – Independence Day

### Pearl Office Holiday Closings

Saturday, May 28  
Saturday, July 2

## BOARD OF DIRECTORS

Chair – Kenneth Allison  
Vice Chair – Ernie Hopkins  
Secretary – Barbara Mangum  
Director – Lori Moak  
Director – Oscar Pope  
Director – Mary Washington-Garner  
Director – Dock E. Graves, MPH

## SUPERVISORY COMMITTEE

Chair – Isaiah Lampkin, Jr.  
Vice Chair – Robert Clark  
Charlie H. Alexander



**Members Exchange**  
Your Community Credit Union