



MECU Anywhere

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www.mecuanewhere.com

Now You Can Pay for College the Smart Way



Members Exchange is committed to helping people invest in higher education. That is why we have partnered with Sallie Mae®

Together we offer a comprehensive suite of products and service to support your education finance needs. Sallie Mae® has helped more than 30 million Americans pay for college over the past four decades.

Get Off to a Smart Start

The Smart Option Student Loan gives you a great way to pay for the college expenses not covered by scholarships and federal loans. With the Smart Option Student Loan, you can:

- ▶ More than 100% financing available for New & Used Vehicles
- ▶ Available on Vehicles previously financed
- ▶ Online application available

Get the money you need.

Borrow up to 100% of your school-certified education costs (minimum \$1,000).

Earn rewards for paying on time.

Choose the interest repayment option or fixed repayment option and get a 2% Smart Reward® in your Upromise® account when you make scheduled monthly payments on time while in school.

Lower your interest rate.

Enroll in automatic debit and reduce your interest rate by a 0.25 percentage point.

Get a quick credit result.

Applying online is fast and easy. It only takes about 15 minutes to apply and get a credit result.

Three repayment options available.

The student loan process can be overwhelming. That's why three repayment options are available with competitive interest rates. You've got the choice to graduate with less debt or enjoy more flexibility while in school.



Pay more. Save more.
INTEREST PAYMENT OPTION



Pay a little now. Save a lot later.
FIXED REPAYMENT OPTION



Get maximum flexibility
DEFERRED REPAYMENT OPTION

GET STARTED today!

www.salliemae.com/smartoption/mecuanewhere

Our Rates are Great! Auto Loans as low as 3.50% APR*

Before you shop for your next auto, check with Members Exchange. With pre-approved financing in hand, shop for a new or used vehicle with confidence! Once approved, visit your favorite dealership or buy from a private owner. Regardless of where you purchase your vehicle, we make financing fast, easy and affordable!

- ▶ Low, affordable interest rates!
- ▶ Flexible Terms available up to 72 months!
- ▶ GAP (Guaranteed Asset Protection)
- ▶ Low cost Mechanical Repair Coverage (extended warranty)

Apply online at www.mecuanewhere.com or stop by a branch today!

*APR=Annual Percentage Rate. This offer applies to qualified borrowers. We will finance loans as low as 3.50% APR for new auto loans for 60 months. Different rates apply for used car financing. Restrictions and limitations apply. Call for details or visit our website.





RATES

DIVIDEND RATES – 3rd 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 3rd 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 0.05%

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 10/1/2011

APR*

Unsecured. as low as 9.99%

New Auto Loans

Up to 24 Months as low as 2.50%
 Up to 60 Months as low as 3.50%
 Up to 72 Months as low as 4.50%

Used Auto Loans*

Up to 24 Months as low as 3.50%
 Up to 60 Months as low as 4.50%
 Up to 72 Months as low as 5.50%

Misc. Collateral. as low as 4.50%

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.

Share Certificate Special!

At Members Exchange we want to make sure you get the best return on your money. That is why, for a limited time, we are offering a 15-month share certificate with a **1.50% APY.*** A minimum deposit of \$1,500.00 is required.

Members Exchange offers a number of competitive rates on our Share Certificates with terms of 3 to 60 months. A low \$500 minimum deposit lets you maximize your yield with the complete security of NCUA share insurance. You'll also enjoy an interest rate that's guaranteed throughout the term and interest that is paid monthly. Find a better rate elsewhere? MECU will not only match that rate, but we will add 0.10%.



Take advantage of this special rate while it lasts. Call or stop by one of our branch locations today!

*APY=Annual Percentage Yield. Special promotion rate effective September 1, 2011 and is subject to expire at any time. MECU will match rates and terms with local financial institutions only. A penalty will be imposed for early withdrawal.

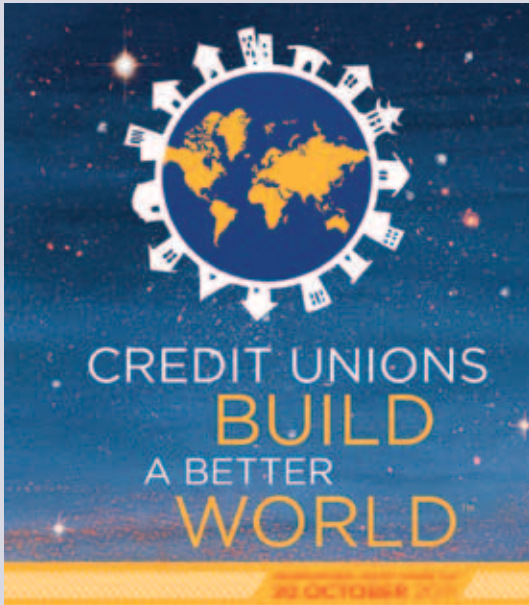
Skip Past your Loan Payments this Holiday Season!



Now that the holidays are almost here, we know it helps to have some extra spending money during this hectic and often expensive time of year. MECU is giving you the opportunity to skip past your loan payment(s) for a minimal charge of \$30.00 per loan. In November, December or January, you can skip a loan payment and use the extra money for the holidays. To take advantage of this offer,* just stop by one of our three convenient locations or visit www.mecuananywhere.com. We hope this makes your holiday expenses easier to manage. Best wishes for a safe and happy holiday season from all your friends at Members Exchange.

*In order to participate, all loans must be current and accounts must be in good standing. Loans that have had an extension or payment modification within the last 12 months do not qualify. This offer does not apply to mortgage or home equity loans, to line of credit loans that are currently over the credit limit or loans that are currently being paid by credit life or credit disability insurance. This offer is for members in certain credit categories only.

International Credit Union Day – October 20, 2011



At some point, you've probably wondered what the difference is between credit unions and other financial institutions. In reality, many differences exist, but the short of it is this: credit unions exist to help people, not to make a profit. That difference resulted in Members Exchange being established as a financial cooperative rather than a bank. Although we don't sell groceries or farming supplies or electricity, we share the same principles as other cooperatives. At a cooperative, you're a member/owner, not a customer.

- ▶ Voluntary and open membership
- ▶ Democratic member control
- ▶ Member economic participation
- ▶ Autonomy and independence
- ▶ Education, training and information
- ▶ Cooperation among cooperatives
- ▶ Concern for community

These principles underscore the cooperative values of self-help, self-responsibility, democracy, equality, equity and solidarity.

As financial cooperatives, credit unions are much more than money lenders and holders. Like all cooperatives, we stand for the power of people helping people. Credit unions are prime examples of how

Important Notice



Has your address changed?

All members are responsible for maintaining a correct mailing address with MECU. Failure to do so may result in the following:

- ▶ You will not be able to receive important notifications from the credit union.
- ▶ Your account will be assessed a bad address fee monthly if we receive undeliverable mail from the post office.
- ▶ Your ATM and/or debit card will be restricted from use until your account is updated with a valid address.

the cooperative spirit transforms individuals and advances communities—the first steps toward building a better world.

We want to celebrate International Credit Union Day with you, our member, on Thursday, October 20. Please take the time to stop by a branch office that day for refreshments.

Convenience on the Go! MECU's Mobile Banking

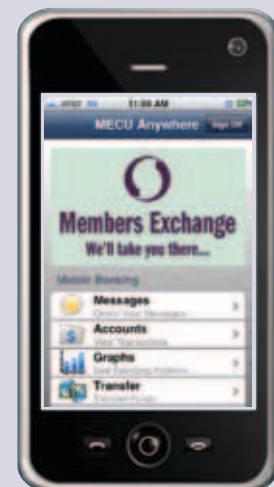
Banking on the go has never been easier at MECU. We give you three options for easy access to your accounts while on the go: Mobile Web (m.mecuananywhere.com), SMS Text Banking and Mobile Apps. Best of all, it's Free.

No matter where you are, MECU's Mobile Banking gives you instant access to:

- ▶ View account balances
- ▶ Review transaction history
- ▶ Pay bills

- ▶ Make a transfer between your MECU accounts
- ▶ Make a payment on your MECU loan
- ▶ Receive alerts
- ▶ Locate a branch or ATM
- ▶ Locate a CU Service Center nationwide
- ▶ Send us a secure message

Get started today! If you have any questions, visit us online at www.mecuananywhere.com or contact us at (601) 922-3350.



Nominations Now Being Accepted

Members Exchange has three Board positions and one Supervisory Committee position to fill this year. Any member who is interested in serving should send a request of nomination that must include the following information: Name, Address, Employer, Education, Credit Union Affiliation (# of years), Professional Associations, Community Involvement and in five sentences or less, why you would like to serve as a volunteer on the MECU Board of Directors or Supervisory Committee. The completed request should be sent to:

**Nomination Committee, c/o MECU,
P.O. Box 31049, Jackson, MS 39286.**



The request of nomination must be received by **Friday, November 25, 2011.**

Nominees must be members in good standing as defined by the following criteria: All entrance fees have been paid, all loans with the credit union are current and the credit union has not suffered a loss as a result of a charge-off or discharge in bankruptcy of any loans or obligations.

The Nominating Committee will make its selections and the nominees will be published in the January newsletter. Voting will take place by a special ballot mailed to the MECU membership in February. The election results will be announced during the Annual Meeting Day in March 2012.

Employee News

Welcome Aboard!

We'd like to extend a warm welcome to our newest employees: [Erica DeVries](#), [Jarrius Williams](#), [Rachel Lower](#) and [George Winston](#). We're glad to have them as part of our credit union family.

Employee Anniversaries

We would like to congratulate the following employees on their recent anniversaries:

LaDonna Jacobs

10 years – Vice President,
Branch Operations

Prinette Lee

5 years – Senior Member Specialist

Bridgette Hill

5 years – Member Specialist II

Jonathan Young

5 years – Personal Service
Representative II

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

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.



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

October 10 – Columbus Day
November 24 – Thanksgiving
December 26 – Christmas

Pearl Office Holiday Closings

Saturday, October 8
Saturday, December 24
Saturday, December 31

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