



MECU Anywhere

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www.mecuanewhere.com

We Offer Free Checking Accounts

What do you pay at your bank?

- ▶ Did you know that there are some big banks out there that charge a monthly service fee on their checking account unless you maintain a minimum balance of \$1,500 or more monthly in that account and have direct deposit?
- ▶ Did you know that most banks do not pay interest on their Free checking accounts?



With MECU's Free Checking, you get the benefits you need and the value you deserve.

▶ NO Minimum Balance Requirements

Unlike a checking account from other financial institutions, you are not required to maintain a certain balance in your account.

▶ NO Monthly Fee Debit Cards

MECU's Debit Card can be used instead of writing checks and it's safer than carrying cash.

▶ Earn Dividends

We will pay you dividends on your free checking account. Dividends earned are posted to your checking account quarterly on average daily balances of \$1,000 or more maintained in your account.

▶ FREE Home Banking

It's the most convenient way to manage your accounts, 24 hours a day, seven days a week, from your home or office. With unlimited sessions, view your accounts as often as you like.

▶ FREE Online Bill Pay

Cut your bill paying time to only minutes and save money by using our Online Bill Pay Service — Bill Pay Plus.

▶ FREE Mobile Banking

MECU Anywhere Mobile Banking gives you three options for easy access to your accounts while on the go: SMS Text Banking, Mobile Web and Mobile Apps.

▶ FREE e-Alerts

With MECU's e-Alerts you can set up email notifications when defined account activity occurs on any share, club or checking account. You can even have it send an Alert to your mobile device.

▶ FREE e-Statements

e-Statements are electronic copies of your account statements that you can view, search, save and print online anytime, at your convenience!

What are you waiting for? Don't you deserve a checking account that delivers more value? Call, click, or visit one of our locations today!



RATES

DIVIDEND RATES – 4th 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 4th 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 1/1/2012

APR*

Unsecured as low as 9.99%

New Auto Loans

Up to 24 Months as low as 1.99%
Up to 60 Months as low as 2.99%
Up to 72 Months as low as 3.99%

Used 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%

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.

Annual Meeting Day Notice

Mark your calendars now and plan to attend the Annual Meeting Day scheduled **March 8, 2012**. Come by any branch location between 9 a.m. and 5 p.m. for refreshments and see a Personal Service Representative or Member Specialist to receive a copy of our 2011 annual report, giveaways and an entry for door prizes. All door prize entries will



be combined for the prize drawings and the winners will be contacted the following day.

Nominees Elected By Acclamation

The voting process is normally done by mailed ballots; however, a ballot will not be required for this election because there were sufficient nominees to fill the open positions. Based on the credit union bylaws, the Nominating Committee reviewed and accepted the nominations received through November 25, 2011. It is with great appreciation and enthusiasm that the Nominating Committee presents the following nominees to be elected by acclamation:

Board of Directors Nominations

Kenneth Allison
Barbara Mangum
Mary Washington-Garner

Supervisory Committee Nomination

Charlie Alexander

Get A Chance To Win \$15,000 On The Way To Your Maximum Refund With TurboTax®

Take advantage of this limited-time offer for Member Exchange members: Try any TurboTax® Online product for FREE¹ and automatically be entered for a chance to win \$15,000!² You don't pay unless you are 100% satisfied.

TurboTax® brings you Total Assurance protection so you can feel 100% confident about your taxes:

- ▶ Maximum refund, guaranteed¹
- ▶ 100% accurate calculations, guaranteed¹
- ▶ FREE downloadable Audit Support Center¹
- ▶ Save on TurboTax® products

Let TurboTax® guide you step by step like a GPS to get your taxes done right — and get your refund in as few as seven days.¹ Learn more about



TurboTax® and the "This Way to \$15K" Sweepstakes² at www.mecuananywhere.com.

Just sign in and register with a valid email address by February 21 and you could be on your way to \$15K!²

^{1,2} NO PURCHASE NECESSARY. Subject to full Official Rules. Void where prohibited.



All Federal Benefits Will Be Paid Electronically

Don't delay: Sign up now!

The U.S. Department of the Treasury recently announced a new rule requiring all federal benefit and nontax payments to be paid electronically. People applying for Social Security, Veterans benefits or other federal benefits after May 1, 2011, will receive their payments electronically starting with their first payment. People currently receiving federal benefit checks will need to switch to an electronic payment option by March 1, 2013. People already receiving benefit payments electronically do not need to take action. They will continue to receive their payment as usual on the payment day.

People who do not choose an electronic payment option at the time they apply for federal benefits or who do not switch by the deadline will receive their benefit payments via the Direct Express® Debit MasterCard® card, so they will not experience any interruption in payment. The Direct Express® card is a prepaid debit card for federal benefit payments. Getting your payment electronically is safer and more reliable than by paper check.

Applying for federal benefits soon? Go direct from day one!

If you are applying for federal benefits soon, you will need to get your money electronically from day one. Be ready to choose direct deposit at the time you apply for benefits. To get your money through direct deposit, here are three things you will need to know:

- ▶ The type of account you have (checking or savings).
- ▶ Your credit union's nine-digit routing transit number. Members Exchange Credit Union's routing number is: 265377484.
- ▶ Your credit union's checking or savings account number.* Please note that if you will be depositing into your account at Members Exchange, the account number will be 13 digits. If you are not sure of the account number, please contact us to assure the money is posted correctly.

*This information is often on your personal checks.

Receiving federal benefit checks? Make the switch today.

You must switch to direct deposit by March 1, 2013. But why wait? Don't delay — ask for electronic payments today and start getting your money the safer, more convenient way. It's easy:

- ▶ Visit your local Members Exchange branch
 - ▶ Sign up online at www.GoDirect.org
 - ▶ Call the Treasury Department's Go Direct® campaign helpline at **(800) 333-1795**
- Have your Members Exchange account information and most recent benefit check on hand.
- Act now and get your money the safest, most reliable way. Sign up for direct deposit of your federal



benefit payments today! For more information, visit www.GoDirect.org.

Important Notice



Electronic Tax Filing Available

Receive your refund faster by using our Electronic Tax Filing service. Bring in your completed 2011 tax returns and we'll take care of the rest.

The fee to file Federal and State is \$40 and the fee to file only a Federal tax return is \$30. Electronic tax filing will begin January 16, 2012 and will end April 15, 2012.

Stop by any branch office for assistance.



Tax Reporting Information

We will mail 1099-INT and 1098 IRS forms that include the total dividends earned and interest paid on your accounts in 2011. They will be mailed before January 31, 2012. If you earned less than \$10 in dividends, you will not receive a 1099-INT.

It Strikes Every Year — The Tax Deadline!

But there is good news! You can still open an Individual Retirement Account (IRA) at Members Exchange. We offer a variety of investment products including Roth IRAs and Traditional IRAs.

Your IRA contributions may be tax-deductible and the earnings may be tax-deferred. This means your earnings won't be taxed as long as they stay in the IRA and you can contribute \$5,000 annually and \$6,000 if you're over 50.

IRAs provide a safe way to save for retirement or other long-term goals, while earning competitive market interest rates. Plus, they could help you save on taxes!

For more information on IRA options at Members Exchange, call, stop by or visit our website.

*Not intended as tax advice. Please consult a tax professional.

Employee News

Employee Anniversaries

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

Mary Washington

10 years – Assistant Vice President / Branch Manager

Lauren Pace

1 year – Member Specialist I / Phone Center

Natalia Rogers

1 year – Member Specialist I (part-time)

International Credit Union Day Celebration

More than 186 million people in 97 countries belong to thousands of credit unions, just like yours. Through their loyalty and pride in ownership, members demonstrate the true cooperative spirit of the credit union movement.



We want to thank all of our members that joined us and helped celebrate International Credit Union Day held October 20, 2011.



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.

2012 Holiday Closings

January 16 – Martin Luther King, Jr. Day

February 20 – Presidents' Day

Pearl Office Holiday Closings

Saturday, January 14

Saturday, February 18

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
We'll take you there...



Members Exchange Credit Union... We'll take you there.