



# MECU Anywhere

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[mecuanywhere.com](http://mecuanywhere.com)

## With Your Visa® Rewards Credit Card, Summertime FUNding is Just a Swipe Away!

Save money with our competitive interest rates by transferring higher interest debt to your Members Exchange Visa® Rewards Credit Card.

- ▶ Receive an introductory **0% APR\*** on balance transfers for the first six billing cycles after your account is opened.
- ▶ After the introductory rate expires, continue saving with a low variable interest rate.
- ▶ Earn one point for every \$1 spent on qualifying purchases.
- ▶ Redeem your points for cash rewards, gift cards, travel discounts and more!

Apply online at [mecuanywhere.com/credit-card](http://mecuanywhere.com/credit-card) or at any Members Exchange branch.

\*APR=Annual Percentage Rate. The rate is variable and is based on the Prime Rate published in the *Wall Street Journal*. The rate is subject to change quarterly. Members Exchange Visa® Platinum and Rewards credit card subject to credit application and approval.



## Members Exchange Awards Scholarships to Area Students!



David Broadaway, AVP, congratulates \$1,000 Rankin County School District scholarship winner, Lawrence! He plans to study biomedical engineering and pre-law at Vanderbilt!



David Broadaway, AVP, presents Jordan and Meg of Germantown High School with \$500 scholarships for their commitment to serving our community! Jordan plans to pursue a degree in communications/journalism at University of Southern Mississippi. Meg plans to pursue a degree in nursing from Mississippi State University.



# RATES

## DIVIDEND RATES (PERSONAL ACCOUNTS) – 2nd Quarter 2015

Dividend rates for shares are declared quarterly. Earnings are paid on the last day of the quarter and are compounded quarterly on all accounts except for Kasasa Checking accounts.

<b>Regular &amp; Special Shares</b>	<b>APY</b>
\$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%
<b>Kasasa Saver Savings</b>	
Qualifying*† \$0.01 - \$10,000.00 . . . . .	1.00%
Qualifying*† \$10,000.01 or more . . . . .	0.25%
Non-Qualifying . . . . .	0.05%
<b>Vacation / Holiday Clubs</b>	0.01%
<b>Share Draft Checking Account</b>	0.05%
<b>Kasasa Cash / Kasasa Giving Checking</b>	
Qualifying† \$0.01 - \$10,000.00 . . . . .	3.25%
Qualifying† \$10,000.01 or more . . . . .	0.25%
Non-Qualifying . . . . .	0.05%
<b>Money Market Account</b>	
\$2,500.00 - \$9,999.99 . . . . .	0.35%
\$10,000.00 - \$24,999.99 . . . . .	0.40%
\$25,000.00 - \$49,999.99 . . . . .	0.45%
\$50,000.00 or more . . . . .	0.50%
<b>IRA</b>	
\$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%
<b>Share Certificate Rates.</b>	Visit our website for current rates

APY = Annual Percentage Yield

\*These accounts are only linked to Kasasa Cash Back and Kasasa Cash Checking.

†Kasasa accounts must meet the account qualifications set forth in the Truth in Savings disclosure in order to earn the qualifying dividend rate and APY. Dividends are paid monthly on the Kasasa Cash Checking and Kasasa Giving Checking.

## RATES – BUSINESS ACCOUNTS

**Deposit Rates & Share Certificate Rates**  
Please visit our website for current rates.

## CURRENT LOAN RATES

	<b>APR</b>
<b>Unsecured</b>	as low as 10.99%
<b>New Auto Loans</b>	
Up to 24 Months . . . . .	as low as 2.25%
Up to 60 Months . . . . .	as low as 3.25%
Up to 72 Months . . . . .	as low as 4.25%
<b>Used Auto Loans</b>	
Up to 24 Months . . . . .	as low as 2.25%
Up to 60 Months . . . . .	as low as 3.25%
Up to 72 Months . . . . .	as low as 4.25%
<b>Misc. Collateral</b>	as low as 3.25%
<b>Certificate Secured</b>	3% above share certificate rate
<b>Home Equity LOC</b>	Visit our website for current rate

All loans are subject to credit approval. Rates are subject to change without notice. Used vehicles up to eight 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.

## Community Page



Members Exchange proudly supported Susan G. Komen and the fight against breast cancer.



Members Exchange staff supported the March of Dimes and raised over \$4,000.00 to donate to this worthy cause!



David Broadway, AVP, helped Callaway Middle School celebrate Teacher Appreciation Week!



Members Exchange celebrated members with free snow cones this summer!



Members Exchange staff and members celebrate Youth Savings Month at the 1st annual "CU at the Zoo!"



Members Exchange staff shows support and appreciation for the law enforcement officials in our communities by dropping off snack baskets in honor of National Law Enforcement Appreciation Week.



## Thank You, Charlie Alexander



We would like to thank Charlie Alexander for his faithful commitment serving on the Members Exchange Supervisory Committee for many years. Mr. Alexander joined the credit union six months after it was chartered, and has been an active and loyal member for over 50 years. Mr. Alexander has lived out the credit union philosophy of "people helping people" over the years and his guidance and leadership have been invaluable.

From left to right: Isaiah Lampkin, Jr.; Charlie Alexander; Robert Clark.

## A Picture is Worth a Thousand Dollars!



Some pictures are worth a thousand words, but when you use Mobile Deposit to deposit a check between now and September 30, 2015, your picture could be worth a thousand dollars! **Each time you deposit a check into your account using our Mobile Deposit feature, you'll be entered**

**into a drawing to have your deposited check amount matched, up to \$1,000!**

So, the more checks you cash through Mobile Deposit, the more opportunities you'll have to win!

Did we mention mobile deposit is a FREE service offered through our mobile app? You'll save gas, money and time by conveniently depositing your checks in the comfort of your own home.

Not sure how to use mobile deposit?

Email [marketing@memexcu.com](mailto:marketing@memexcu.com) and request a FREE in-person or over the phone appointment with our mobile branch specialist. You can also learn more at [mecuanywhere.com/mobile-deposit](http://mecuanywhere.com/mobile-deposit).

With mobile deposit, depositing your checks is a snap!



## Important Notices



### Has Your Address Changed?

Please go to [mecuanywhere.com/change-address](http://mecuanywhere.com/change-address) to download a change of address request form if you have moved. Failure to keep your mailing address up to date could result in:

- ▶ Important credit union notifications not being delivered
- ▶ Monthly fees being assessed to your account
- ▶ ATM and/or debit card restrictions

## 12 Mobile Banking Safety Tips

- ▶ Password protect your mobile device and mobile banking application.
- ▶ Only download signed applications from trusted sources.
- ▶ For mobile devices using the Android™ operating system, do not enable Android's "install from unknown sources" feature.
- ▶ Never store usernames and passwords on your mobile device.
- ▶ Keep your mobile device with you, or secure the device when not in use.
- ▶ Frequently delete text messages received from the credit union.
- ▶ Notify the credit union and carrier immediately if your mobile device is lost or stolen so that it can be deactivated.
- ▶ Do not modify your mobile device as it may disable important security features.
- ▶ Install antivirus software.
- ▶ Check your credit union account frequently and notify the credit union of any unauthorized transactions.
- ▶ Do not respond to text messages requesting personal information, such as Social Security numbers, credit/debit/ATM card numbers and account numbers.
- ▶ Adopt safe practices as you do with your personal computer, including not opening attachments or clicking on links contained in emails received from unfamiliar sources.

# MECU Word Search

F	I	N	A	N	C	E	B	H	I	Y	D	S	H	T	ATM
J	M	O	N	E	Y	M	A	R	K	E	T	N	N	N	BRANCH
C	H	E	C	K	I	N	G	R	A	L	F	E	U	F	BYRAM
R	Z	K	P	Y	M	P	F	D	P	N	I	L	A	S	CHECKING
I	W	P	D	E	B	I	T	I	D	N	C	I	K	E	COMMUNITY
D	F	P	T	M	E	T	H	R	E	D	P	H	C	R	CONVENIENT
G	S	E	T	Q	S	S	A	V	X	P	Y	B	O	V	CREDIT CARD
E	I	A	I	C	R	C	N	B	I	R	M	Y	M	I	DEBIT
L	A	R	S	E	T	O	T	S	Y	P	W	J	M	C	FINANCE
A	F	L	B	I	C	X	S	A	K	R	S	Z	U	E	LOAN
N	K	M	D	N	Z	I	D	V	T	I	A	K	N	S	MEMBERSHIP
D	E	E	A	X	S	E	W	I	B	D	F	M	I	F	MISSISSIPPI
M	R	O	E	S	Z	J	D	N	Q	O	M	Y	T	P	MONEY
C	L	H	I	Y	C	E	A	G	S	V	M	Y	Y	Q	MONEY MARKET
P	C	M	O	N	E	Y	X	G	M	F	U	E	A	O	PEARL
															RIDGELAND
															SAVING
															SERVICE

# Staff News

## Promotions

**Prinette Lee** has been promoted to *Member Service Center Supervisor*.

**Ashley Lechner** has been promoted to *Accounting Specialist*.

**Lawanna Hargon** has been promoted to *Compliance Specialist*.

**Jocelyn Washington** has been promoted to *Member Specialist II*.

**Schantol Collins** has been promoted to *Member Specialist I*.

**Arika Moore, Tiffany Moore and Diamond Quinn** have been promoted to full-time *Member Specialist I*.

## New Employees

**Jamesia Crews** – PSR II

**Lakeita Tate** – PSR II

**Susan Sherman** – PSR II



**Main Office**  
 107 Marketridge Drive  
 Ridgeland, Mississippi 39157  
 (601) 922-3350 / (800) 748-9459  
 Drive-thru ATM location

**Byram Branch**  
 5640 I-55 S. Frontage Road  
 Byram, Mississippi 39272  
 Drive-thru ATM location

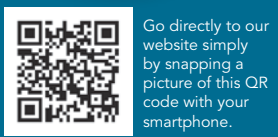
**Pearl Branch**  
 101 MetroPlex Boulevard  
 Pearl, Mississippi 39208  
 Drive-thru ATM location

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

**Saturday – Pearl & Byram Branch**  
 8:30 a.m. - 12:30 p.m.

**Mailing Address**  
 P.O. Box 31049  
 Jackson, Mississippi 39286-1049

**Website**  
 mecuananywhere.com



Go directly to our website simply by snapping a picture of this QR code with your smartphone.

Use your ATM card for free! Did you know that you can use your ATM card at any credit union 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 website.

### More Locations

At more than 5,000 branches and over 2,000 self-service locations in all 50 states, you can conduct transactions just like you would at your home credit union. That's because we're part of the CO-OP® Shared Branch network. Simply look for the CO-OP® Shared Branch logo. Finding the nearest branch is easy with locator tools that include phone, mobile app and Internet. Just visit [co-opsharedbranch.org](http://co-opsharedbranch.org) or call 1-888-SITE-CO-OP.



## 2015 Holiday Closings

September 7 – Labor Day

Pearl and Byram Weekend Closings  
 Saturday, July 4 – Independence Day  
 Saturday, September 5

## BOARD OF DIRECTORS

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

## SUPERVISORY COMMITTEE

Chair – Isaiah Lampkin, Jr.  
 Vice Chair – Robert Clark  
 Member – Laurie Barnes, DDS



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.



**Members Exchange**  
 We'll take you there...