



MECU Anywhere

INSIDE THIS ISSUE

Page 1

- Road Trip
- CU at the Zoo

Page 2

- Community Involvement

Page 3

- New & Improved Online Banking
- Traveling Out of State?
- Update Your Contact Information
- Important Notices

- Nominations Now Being Accepted
- ### Page 4
- The Smart Option Student Loan
 - Staff News
 - Holiday Closings

MECUanywhere.com

What's Your Dream Road Trip Destination?



Let Members Exchange take you on a road trip of your dreams. When you finance a new or used auto or recreational vehicle with Members Exchange, you will be entered to win monthly prizes and a grand prize valued at \$2,200!*

Grand Prize: \$1,200 travel credit, \$300 spending money, YETI® Roadie, YETI Ramblers™, gift cards and swag items.



*This offer applies to qualified borrowers on new and used auto and recreational loans financed and refinanced from other financial institutions. Loan rates are based on your creditworthiness. Members Exchange will match other financial institutions' rates (verified) and reduce the rate by 0.10%, not to go below established floors in place. The amount financed must be \$5,000 or higher. The promotion is scheduled to end August 31, 2017, and it can be modified or canceled at any time without prior notice. Restrictions and limitations may apply.



CU at the Zoo

The credit unions of Mississippi celebrated Youth Month by treating 2,500 guests to a free day at the zoo. The total attendance for the day was 4,500. Members Exchange is one of 10 credit unions that sponsored the event; we set up a booth at the zoo with games, giveaways and financial literacy tools for children to learn the importance of saving at an early age.



RATES

DIVIDEND RATES (PERSONAL ACCOUNTS) – 2nd Quarter 2017

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.

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%
Kasasa Saver Savings	
Qualifying*† \$0.01 - \$10,000.00	1.00%
Qualifying*† \$10,000.01 or more	0.25%
Non-Qualifying	0.05%
Vacation / Holiday Clubs	0.01%
Share Draft Checking Account	0.05%
Kasasa Cash / Kasasa Giving Checking	
Qualifying† \$0.01 - \$10,000.00	3.25%
Qualifying† \$10,000.01 or more	0.25%
Non-Qualifying	0.05%
Money Market Account	
\$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%
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 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

Unsecured	APR
as low as 10.99%	
New Auto Loans	
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%
Used Auto Loans	
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%
Misc. Collateral	as low as 3.25%
Certificate Secured	3% above share certificate rate
Home Equity LOC	Visit our website for current rate
Credit Cards	
Platinum	as low as 10.25%
Rewards	as low as 13.25%

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 0.10%. For qualified borrowers. Floors are in place for matching rates; however, terms and conditions apply.

Community Involvement



MECU raced for a cure at the Susan G. Komen Race in downtown Jackson and raised over \$800 for the cause.



MECU marched for babies at the annual March of Dimes walk and raised over \$4,000 for the organization.



Pictured: Charles Elliott, MSCUA President/CEO, and Secretary of State Delbert Hosemann pictured with Angela Mitchell, AVP Marketing.

Members Exchange received an Advocacy Award (Delta) at the Mississippi Credit Union Association Annual Meeting. The Advocacy Award recognizes key initiatives in promoting the credit union movement. Mississippi Secretary of State Delbert Hosemann visited with credit unions at the Advocacy Appreciation Luncheon.

Each year, Members Exchange gives away \$5,000 in scholarships to deserving students who have exhibited exceptional community involvement and service.

Pictured (right): Angela Mitchell, AVP Marketing; Rachel Rocray, GHS Scholarship Recipient; Matthew Matheny, GHS Scholarship Recipient; and David Broadaway, AVP Business and Specialized Lending.



Pictured: Angela Mitchell, AVP Marketing; Jocelyn Knox, Callaway HS Scholarship Recipient; Rolundria Brock, Callaway HS Scholarship Recipient; and David Broadaway, AVP Business and Specialized Lending.



Pictured: Bracey Wilkinson, McLaurin HS Scholarship Recipient, and David Broadaway, AVP Business and Specialized Lending.

New & Improved Online Banking

Members Exchange is making your banking experience easier with our new and improved MECU Anywhere Online Banking. Current online banking users will simply log in with their existing username and password. New users can enroll through a fast and easy auto-enrollment process. Visit MECUanywhere.com to get started.

New Features:

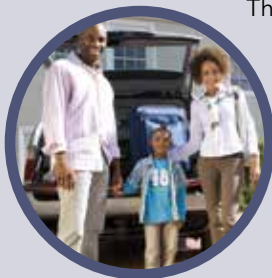
- ▶ Updated Design
- ▶ Easier Navigation
- ▶ Create Your Own Dashboard
- ▶ Skip-A-Payment
- ▶ Update Your Mailing Address
- ▶ FI to FI Transfers



Traveling Out of State?

Fraudulent activity is increasing and identity thieves are constantly looking for their next target. Members Exchange is taking precautions to protect members' accounts by offering Fraud Prevention Service and Identity Theft Protection Plans. Enroll in a Protection Plan for as little as \$2.50/month! Visit my.identityfraud.com/mecuananywhere for more information.

In an effort to further secure members' accounts, we have placed restrictions on some merchants outside of the state in which you reside.



It's important to contact us if:

- ▶ You will be traveling to another state.
- ▶ You regularly perform transactions in another state.
- ▶ You will be moving to another state.

Phone: (800) 748-9459

Email: mobile@memexcu.com

The Call Center is open
9:00 a.m. – 5:30 p.m.
Monday – Friday. If you
need to contact us after
hours, email mobile@memexcu.com.

Update Your Contact Information

Please make sure your contact information is up to date on your Members Exchange account. This includes mailing address, phone number and email address. It is important for us to have accurate contact information in case we need to reach you about your account. It's also helpful when implementing fraud prevention service to protect your account.

You can now update your contact information in MECU Anywhere Online Banking under the services tab!

Important Notices

Beneficiary Designation



We recommend that you review your beneficiary designation on a regular basis to help ensure there is no debate over who will inherit your assets that you maintain with Members Exchange. Please contact us, and we will be glad to assist you.

Nominations Now Being Accepted

Members Exchange has two Board of Directors positions and one Supervisory Committee position that will need to be filled. These positions are voluntary and are non-compensated.

Any member who is interested in serving can visit MECUanywhere.com to complete a nomination application. You can also print the nomination application from our website and mail it to:

Nominating Committee
c/o Members Exchange Credit Union
P.O. Box 31049
Jackson, MS 39286

The nomination application must be postmarked or received by **August 31, 2017**.

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.
- ▶ 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 in January. The election results will be announced during the annual meeting day in March 2018.





The Smart Option Student Loan® for Members Exchange Credit Union by Sallie Mae®

Borrowers attending degree-granting institutions can now pay for college the smart way with three great repayment options and competitive interest rates! This loan is an ideal solution to help you pay for college expenses not covered by scholarships and federal loans.

The Smart Option Student Loan features and benefits:

- ▶ Multiple in-school repayment options plus a choice of competitive fixed and variable interest rates, providing even more flexibility
- ▶ No origination fee and no prepayment penalty
- ▶ Benefits and an interest rate reduction available
- ▶ Rates that reward creditworthy borrowers
- ▶ Applying with a creditworthy cosigner may help you qualify
- ▶ 100% US-based Student Loan Specialists



Visit MECUanywhere.com/loans/student-loans for more information.

Staff News

Special Service Recognition

May – **Mitzi Tate** (35 years)

New Employees

Ashley Hewitt

Kaneitra Riley

LaWanda Smith

Employee Promotions

Michelle Thornton promoted to *Members Solutions Specialist II*



LOCATIONS

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

MECUanywhere.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 or call 1-888-SITE-CO-OP.



2017 Holiday Closings

July 4 – Independence Day

September 4 – Labor Day

Pearl & Byram Saturday Closings
September 2

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



Connect with us! @MECUanywhere



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...



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