

MECU Anywhere

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Cheers to Low Interest All Year!

12-month balance transfer rate of 0% APR*

Carrying high-interest credit card debt? Let Members Exchange help lighten your load with **0% APR*** on balance transfers for 12 months! Transfer your balance to a Platinum Visa® Credit Card before March 31, 2018, and we will waive the balance transfer fee.

*APR = Annual Percentage Rate. Promotional 0% rate applies to balance transfers made between 1/1/2018 and 6/30/2018. 0% APR is valid for 12 months from date of balance transfer. After that, APR will be 10.50% to 20.50% based on creditworthiness. APR is variable and will adjust with market based on the Prime Rate. After 12-month period ends, 0% APR will revert to regular APR. The Platinum Visa Card is eligible for the balance transfer promotion. To initiate a balance transfer, call 1.800.748.9459, visit MECUanywhere.com or stop by a branch. Promotion and special rate do not apply to new purchases or cash advances written for any non-balance transfer, or any transaction involving payment to an existing Members Exchange loan.



Mobile Banking Updates

We are continuously striving to make banking easier and more convenient for our members. There have been several updates to our mobile app recently, and we are proud to offer unique features that rank in the top 7% of mobile apps in America!

Look what's new!

Card Controls

- Freeze and unfreeze your card
- Set travel notices
- Adjust your ATM limit

Apple Pay®, Samsung® Pay and Android Pay™

- Apple Watch® capabilities

E-statements

- Review your e-statements from the convenience of your mobile app



RATES

DIVIDEND RATES (PERSONAL ACCOUNTS) – 4th 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

	APR
Unsecured	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 10.50%
Rewards	as low as 13.50%

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

① Making Strides Against Breast Cancer

Team MECU raised over \$800 for Making Strides Against Breast Cancer! Thanks to our staff and members for donating and participating in the 5K race on October 28.



② ICU Day

International Credit Union Day® was celebrated on Thursday, October 19. Refreshments, giveaways and financial literacy activity guides were provided for our members. ICU Day is celebrated globally and recognizes the history and achievements of the credit union movement. ICU Day has been celebrated on the third Thursday of October since 1948.



③ Angel Tree & Bell Ringing

Members Exchange proudly supports the Salvation Army Jackson Metro Area and enjoys ringing the bell every year. Thanks to the MECU staff members who volunteered their time to ring the bell.

The MECU team also enjoyed working as Santa's helpers at the Salvation Army's Toy Shop by sorting toys and packaging gifts for angels.



④ Branch of the Quarter

Congratulations to the Marketridge Branch for being voted Branch of the Quarter by our members!



Save on TurboTax and Get a Chance to Win \$25K!



As a member of Members

Exchange, you can save up to \$15 on TurboTax® – the No. 1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund – plus a chance to win \$25,000!

- **NEW: Expert review of your return.** With TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return.
- **Get a head start on your taxes.** Snap a photo of your W-2, or import it into TurboTax from over 1 million companies. Either way, you'll save time and get a jump start on your tax return.
- **Be sure nothing gets missed.** TurboTax CompleteCheck™ reviews every detail

in your return, walks you through any final changes and gives you the green light to file.

To be automatically entered to win the \$25K Grand Prize or one of twelve \$1,000 First Prizes, just try TurboTax Online for FREE (and provide your email address) by February 15.¹ Start TurboTax now and save!

More Savings With Love My Credit Union Rewards!



In addition to the TurboTax discount, members have saved nearly \$2 billion on offers from these great partners:

- \$100 cash reward with every new line activated with **Sprint**®! Current customers will receive a \$50 cash

reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a \$50 loyalty cash reward every year for every line.*

- Get trusted protection at true savings with the **TruStage**® Auto & Home Insurance Program.
- Get an exclusive smoke communicator and a \$100 gift card with a new **ADT**® monitored home security system. Call (844) 703-0123 to activate this special offer.
- Shop and get cash back at over 1,500 online retailers with **Love to Shop**.

The more offers you take advantage of, the more you save. Visit MECUanywhere.com or lovemycreditunion.org to get started today!

No. 1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products.

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information.

¹Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/15/18. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and businesses, odds of winning, alternate method of entry and prize descriptions, visit <http://turbotax.intuit.com/go/sweepstakesrules>. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.

*Activation Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2018. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Requires port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance). May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit lovemycreditunion.org/sprintrewards. Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions and options subject to change and may be modified, discontinued or terminated at any time without notice. Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

Tax Reporting

Tax reporting forms (IRS Forms 1099-INT and 1098 IRS) will be mailed in January, which include the total dividends earned and interest paid on your account in 2017. If you earned less than \$10 in dividends, you will not receive a 1099-INT. We will also be mailing IRS Forms 1099-R and 1099-Q to IRA owners who made a withdrawal or distribution from their IRA during 2017. These tax reporting notices will be mailed before January 31, 2018.

Get Your Tax Refund Faster with Direct Deposit!

Want your tax refund sooner rather than later? Ask your tax preparer to direct deposit it into your Members Exchange account this year! It's easy; just provide the following information with your request:

- **Members Exchange Routing Number:** 265377484
- **Account Number:** List your checking or savings account number. Please note this number **MUST** be 13 digits. If you're not sure about your correct number, please contact us.

Double-check to make sure your information is correct so that your refund will post promptly. Incorrect information may result in your ACH being returned to the IRS and research fees being assessed to your account.



Protect Your Identity



Did you know Members Exchange offers Identity Theft Protection Programs starting as low as \$2.50/month for individuals and \$4.95/month for families? Visit my.identityfraud.com/MECUanywhere for more information.

GreenPath Financial Counseling



Members Exchange has partnered with GreenPath™ Financial Wellness to offer a free financial counseling and education program for our members.

GreenPath is a non-profit organization that has

been assisting members with financial services for over 50 years.

GreenPath Services:

- Personal and family budgeting
- Understanding your credit report and how to improve your score
- Money management
- Debt repayment (fees may apply)
- Avoiding bankruptcy, foreclosure and repossession

GreenPath Resources:

- Create a personalized spending plan with BudgetSmart.
- Access to educational resources like CheckRight and Learning Lab.
- Read financial articles, use calculators and view webinars and videos with GreenPath University.
- Receive helpful tips and advice from GreenPath's newsletter and blog.

GreenPath financial counseling is free for our members. GreenPath Counselors will customize a budget and detailed plan based on your individual financial needs and goals.

Contact GreenPath toll free: (877) 337-3399

Mon-Thurs 7 a.m.-9 p.m.
Fri 7 a.m.-6 p.m.
Sat 8 a.m.-5 p.m. (CST)

Annual Meeting Day

Mark your calendars now and plan to attend the Annual Meeting Day scheduled for **March 8, 2018**. Come by any branch location between 9 a.m. and 5 p.m. to obtain a copy of the 2017 Annual Report. There will be refreshments, giveaways and cash door prizes! All door prize entries will be combined for door prize drawings and winners will be contacted the following day. We look forward to seeing you there!

Staff News

Special Service Recognition

October – Leigh Hayes (30 years)

New Employees

Marcia Smith – Member Specialist
Keondra Williams – Member Specialist
Tia Garland – Member Specialist

2018 Holiday Closings

- Monday, January 15 – Martin Luther King Jr. Day
- Monday, February 19 – Presidents Day

Pearl & Byram Saturday Closings

- Saturday, January 13
- Saturday, February 17

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



LOCATIONS

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.

Connect with us!
@MECUanywhere



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.



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.

