

MECU Anywhere

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Introducing the New Way to Buy a Vehicle

Members Save an Average of \$3,383 off MSRP*

HOW IT WORKS

1. Visit MECUanywhere.com/car-buying to get started.
2. Find out the Black Book® value, view safety ratings, purchase vehicle history reports, calculate your loan payments, get pre-approved for a loan and take a virtual test drive.
3. See what others paid for the car you want and get a Guaranteed Savings Certificate with our pre-negotiated discounts through the TrueCar® Certified Dealer Network for a hassle-free car buying experience.
4. Save with a low interest rate auto loan through Members Exchange.
5. Enjoy a free myEZ Car Care® membership for auto service and travel discounts and the Electronic Glove Box® app to keep track of all your vehicle service records.

*Between 7/1/17 and 9/30/17 the average savings off MSRP presented by TrueCar Certified Dealers to users of TrueCar powered websites, based on users who configured virtual vehicles and who TrueCar identified as purchasing a new vehicle of the same make and model listed on the certificate from a Certified Dealer as of 10/31/2017, was \$3,383.



April Is Youth Savings Month!



Every child dreams about their future. Some of those dreams may require money to come true. How do you help your children achieve their dreams?

One way is to help them learn how to save their money.

Throughout the entire month of April, when anyone 17 or under opens an account or makes a deposit over \$10, they will be entered to win a prize package valued at \$100!

Encourage your favorite youth to open a Youth Savings Account at Members Exchange, so they can start saving toward their future dreams!

The theme this year is “The Science of Saving®,” showcasing fun, sci-fi-inspired characters. Science has proven that if you start with small goals, saving your money can become a regular habit. This year’s Youth Month inspires children to begin saving the money they earn so they can attain their dreams of a happy future.



RATES

DIVIDEND RATES (PERSONAL ACCOUNTS) – 1st Quarter 2018

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 11.99%
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 **During the month of February, Members Exchange hosted a coin drive for Batson Children’s Hospital.** Members were asked to sign up as Miracle Workers and collect spare change for the children at Batson.

Donations were collected and given to the hospital during their RadioThon on March 1. Thanks to all the Miracle Workers for helping raise \$3,500 for the children at Batson!



② **Congratulations to our Member Service Center** for being chosen as “Branch of the Quarter” by our membership!



③ **Congratulations to Carla Simmons and Drew Allen** on completing the 2017 MECU Leadership Development Program. They have earned their Members Exchange Certified Leader (MECL) designation and will continue leadership development going forward. Pictured: Carla Simmons (Senior PSR), Drew Allen (Senior PSR) and Mitzi Tate (President/CEO).



④ **Congratulations, David Broadway, AVP Business & Specialized Lending** for receiving the Ridgeland Diamond Award for 2017 Volunteer of the Year by the Ridgeland Chamber of Commerce.



Visa® Account Updater: New Card? No Problem.

Enjoy automatic updates of payment information when you get a new or reissued card.

If you have authorized a merchant to bill charges automatically to your Members Exchange debit or credit card, we can help update it automatically if your payment information changes.

No more hassle when the following events occur:

- Visa debit or credit card is reissued due to normal expiration
- Visa debit or credit card is lost or stolen
- Visa debit or credit card is compromised

As a cardholder, you can experience:

- An all-in-one account update process
- No unnecessary communication for changes with your card
- Uninterrupted service from merchants who are participating*

- Skip the time and hassle of re-entering or resubmitting your payment info
- Avoid declined payments and service interruptions
- Count on us to keep your card information secure

Your Visa debit card and credit card will be automatically enrolled in Visa Account Updater. It's automatic – there's nothing you need to do to initiate this service. However, it is important to know that participation in VAU does not relieve you of the obligation to ensure that merchants have your correct debit or credit card information on file. You are responsible for making direct payment until recurring charges resume. Additionally, neither Visa nor Members

Exchange Credit Union can guarantee that updates will be communicated to merchants prior to the next billing date.

*Not all merchants participate in the Visa Account Updater service.

If you wish to opt out of Visa Account Updater, please contact us at 601-922-3350 or complete the opt-out form located at MECUanywhere.com/visa-account-updater/. Please allow at least three business days for your request to be updated.



We Want to CU at the Jackson Zoo!

Saturday, April 14, 2018 • 9 a.m. – 2 p.m. • Admission is free for the first 2,500 people!

In honor of Youth Savings Month, the credit unions of Mississippi are partnering together once again to host a fun and free day at the Jackson Zoo on Saturday, April 14, 2018! Stop by between 9 a.m. – 2 p.m. to enjoy free admission (for the first 2,500 people) and a day full of animals, crafts and giveaways! We will also have financial literacy tools available to help teach your children about money at an early age!



Skip a Loan Payment This Summer!

Planning an amazing summer trip or wanting to buy new summer gear and need extra cash? During the months of May, June and July, we are offering our members the opportunity to skip a loan payment! Whether you use the extra money for vacation or back-to-school supplies, the choice is yours.

The easiest way to take advantage of this offer is to log in to Online Banking and complete the form located under the services tab. You can also stop by one of our branches or visit MECUanywhere.com/loans/skip-a-pay and complete a skip-a-payment election form.

Take a vacation from your loan payment this summer and put some extra cash in your pocket!*

skip-a-pay
THE EASY, BREEZY WAY

*Limitations, restrictions and charges apply for each loan payment skipped. For a complete list of terms, conditions and fees, see the skip-a-payment election form at MECUanywhere.com/tools-resources/forms.

Sign Up for E-Statements Today!

Sign up for e-Statements before December 2018 and you could win \$100 in cash! One lucky member will be chosen at random each month.*

Convenient Access 24/7

- Access your e-Statement by logging in to Online or Mobile Banking.
- Prior statements are conveniently accessible 24/7.

Safe & Secure

- E-Statements are more secure than mail, which reduces mail fraud and identity theft.

Eco-Friendly

- Switching to e-Statements is not only a win for you, but it's a win for the environment! And it eliminates unnecessary clutter.

Easy Sign-Up

- What are you waiting for? Signing up for e-Statements is FREE and SIMPLE! Log in to Online Banking and click on the e-Statements tab; then click "enroll."



*No purchase necessary. You must be enrolled in Online Banking to receive e-Statements. If you do not have Online Banking, please visit MECUanywhere.com. To enroll in e-Statements, simply log in to your Online Banking account and select the e-Statement tab. If you need assistance enrolling in e-Statements or Online Banking, please contact us at 601-922-3350. Existing e-Statement users are not eligible for the promotion. Once enrolled in e-Statements your name will be automatically entered into the drawing. One winner will be selected each month during a random drawing and the winner will have \$100 deposited directly into their Members Exchange account by the 5th of the month. The prize winners will be notified by phone, email or regular mail. No participant can receive more than the maximum number of permitted entries for the promotional period, which is one (1). Promotion can end at any time without prior notice.



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.



Important Notice

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.

Staff News

Special Service Recognition

February –

Yazmine McNair (1 year)

Nikita Thompson (1 year)

March –

Drew Allen (5 years)

Lisa Gaspard (5 years)

Kim Keen (5 years)

Carla Simmons (5 years)



2018 Holiday Closings

- May 28 – Memorial Day
- July 4 – Independence Day

Pearl & Byram Saturday Closings

- May 26

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

