

# MECU Anywhere

## INSIDE THIS ISSUE

### Page 1

- Score a Winning Rate on Auto Loans!
- International Credit Union Day

### Page 2

- Community Involvement

### Page 3

- Skip Your Loan Payment This Holiday

- Changes to Member Service Agreement
- Check Your FICO Score for FREE
- Get Your Tax Refund Faster

### Page 4

- Platinum Versus Rewards
- Important Notice
- Staff News
- Holiday Closings

## Score a Winning Rate on Auto Loans!

Rates as low as **0.99% APR\***

plus up to  
**\$500**  
CASH BACK!

**Auto loan rates** are as low as **0.99% APR\***! And for a limited time, you can receive up to **\$500 cash back** when you finance your new or used auto loan at Members Exchange!

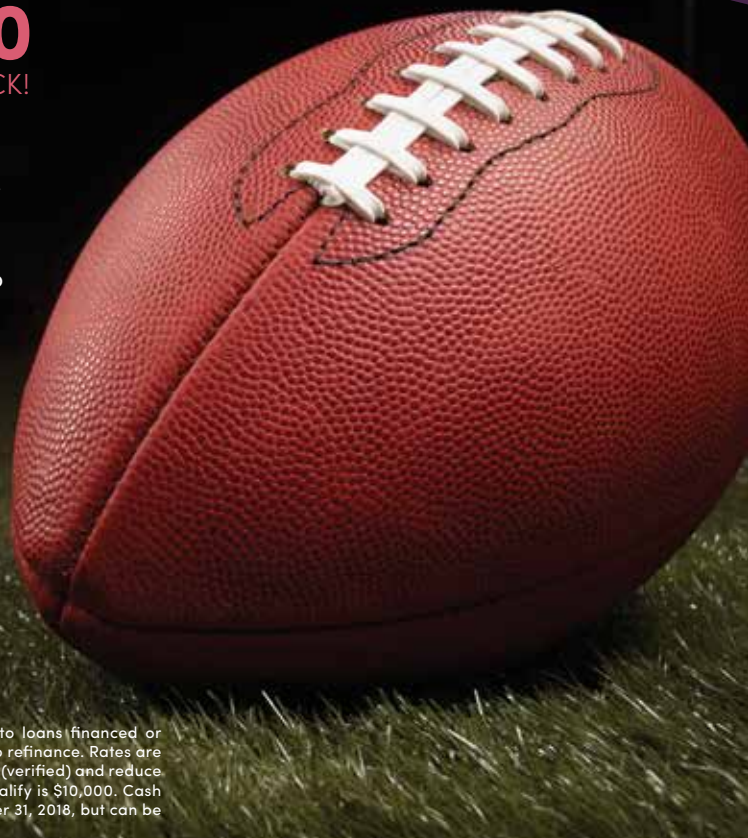
With our competitive rates and extended terms, we can set you up with a monthly payment designed to fit your budget.

### We also offer the following:

- Deferred payments
- Terms up to 84 months
- More than 100% financing for new and used vehicles
- Online applications
- Low, affordable interest rates!
- GAP (Guaranteed Asset Protection)
- Low-cost Mechanical Repair Coverage (extended warranty)

**Hurry! Offer ends soon!**

\*APR = Annual Percentage Rate. Offer applies to qualified borrowers on new and used auto loans financed or refinanced from other financial institutions. Current Members Exchange loans are not eligible to refinance. 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. Minimum amount financed to qualify is \$10,000. Cash back is 0.5% of amount financed rounded to the nearest thousand. Promotion will end December 31, 2018, but can be modified or cancelled at any time without prior notice. Restrictions and limitations may apply.



## International Credit Union Day

On October 18, Members Exchange, along with more than 56,000 credit unions around the world, will celebrate International Credit Union Day® (ICU Day), and the philosophy and achievements of the credit union movement.

Members Exchange celebrates ICU Day because it believes the not-for-profit structure and people-first principles

of credit unions make them the ideal financial partners for all people. This year's ICU Day theme is "Find Your Platinum Lining" – a celebration of how credit unions help people achieve their biggest goals in life.

Stop by any of our branches on October 18 for refreshments and giveaways to celebrate International Credit Union Day!



# Community Involvement

① In partnership with Comcast Spotlight, Members Exchange sponsored a community initiative, "Fun in the Sun," to bring public awareness to safety in the sun. On the first Thursday in June, we gave away 500 "Fun in the Sun" bags during Fondren After 5.



② In celebration of National Ice Cream Month in July, we celebrated by thanking our members with free Bop's ice cream! Over 300 members enjoyed a free ice cream sundae made with Bop's frozen custard and their choice of toppings.



③ In partnership with 601 Racing and Velovit Racing, Members Exchange sponsored a Kids Fun Race in downtown Jackson on August 11. The race was free and open to the public. The first 20 participants received a MECU backpack and beach ball.



④ Congratulations to Jonathan Young, IT Project Manager, for receiving a Top in Tech award from the MS Business Journal.

⑤ Congratulations to Maleigh Coffey and LaDonna Jacobs for graduating from The Southeast CUNA Management School (SRCUS).

⑥ Congratulations to the Byram Branch for being voted Branch of the Quarter by our members.





## Skip Your Loan Payment This Holiday!

Could you use some extra dough for the holiday season? We are offering the opportunity to skip your loan payment during the months of November, December or January.

During these months, you can skip a payment for a minimal charge per loan. You can use the extra money to help with those holiday expenses, take a trip or buy a gift for that special someone – the choice is yours!

You can now elect to skip-a-payment through MECU Anywhere Online Banking under the services tab. You can also stop by one of our three locations or complete the election form on our website: [mecuanywhere.com/skip-payment](http://mecuanywhere.com/skip-payment).

\*Restrictions and limitations may apply. For a complete list of terms and conditions, see the skip-a-payment election form.



## Now Available! Check Your FICO® Score for FREE on the MECU Anywhere Mobile Banking App!



### How do I check my FICO® Score?

1. Download the free MECU Anywhere Mobile Banking app on your smartphone.
2. Log in to Mobile Banking. If you don't have an online banking account, click "Enroll Here" on the login screen.
3. Click on the Menu button (the three horizontal lines in the top left corner).
4. Click on the FICO® Score tab.
5. Access your score as often as you would like! (Scores will be updated on a quarterly basis, when available.)

The update should install automatically on your device. However, if you experience any issues, you may need to delete the current app and reinstall it.

For more information, visit: [MECUanywhere.com/tools-resources/FICO](http://MECUanywhere.com/tools-resources/FICO).

## Important Information

**Changes to Member Service Agreement Effective December 1, 2018**

As we strive to provide the best deposit account products and services, important updates are necessary to the Member Service Agreement Part 2 (Agreement). Revisions to the Agreement outline terms of membership, account ownership and services used by each member to make the Agreement more user-friendly.

Changes are effective December 1, 2018. A copy of the new Agreement is available at [MECUanywhere.com/disclosures](http://MECUanywhere.com/disclosures). You may also contact the credit union to receive the updated Agreement. Should you have any questions, please contact us at (601) 922-3350.



## 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.





## Platinum Versus Rewards: Which Is Right for You?

Whether you carry a balance each month or want to be rewarded for everyday spending, we have a credit card that is right for you.

### Visa® Platinum Credit Card

- Low ongoing rate to save you money on everything you buy.
- Save with 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 variable interest rate as low as 11.00% APR\* based on the Prime Rate, depending on how you meet our credit criteria.

### Visa® Rewards Credit Card

- Choose from cash rewards, gift cards, travel discounts and more!
- Save with an introductory 0% APR\* on balance transfers for the first six billing cycles after your account is opened.
- Enjoy a variable interest rate as low as 14.00% APR\* based on the Prime Rate, depending on how you meet our credit criteria.

\*APR = Annual Percentage Rate. The rate is variable and is based on the Prime Rate. The rate is subject to change quarterly. Members Exchange Visa® Platinum and Rewards credit card subject to credit application and approval. For full details, visit MECUanywhere.com.



## Important Notice

Fee changes will be effective January 1, 2019. To view an up-to-date fee schedule, visit: [MECUanywhere.com/fee-schedule](http://MECUanywhere.com/fee-schedule).

## Staff News

### Special Service Recognition

Jocelyn Washington – (5 years)



## 2018-2019 Holiday Closings

- October 8 – Columbus Day
- November 22 – Thanksgiving
- December 24 – Christmas Eve (closing at noon)
- December 25 – Christmas
- January 1 – New Year's Day

### Pearl & Byram Saturday Closings

- October 6
- November 24
- December 22
- December 29

## BOARD OF DIRECTORS

Chair – Kenneth Allison  
 Vice Chair – Oscar Pope  
 Secretary – Barbara Manguam  
 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](http://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.

### 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](http://MECUanywhere.com)

