

# MECU Anywhere

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## New Year. New Low Rate.

**0% APR on balance transfers for 12 months!\***

\*APR = Annual Percentage Rate. The promotional 0% rate applies to balance transfers made between 1/1/2019 and 3/31/2019. Length of the 0% APR will be for 12 months from the date of the balance transfer. After that, the APR will be 11.50% to 21.00% based on your creditworthiness. This APR is variable and will adjust with the market based on the Prime Rate. After the 12-month period ends, the 0% APR will revert to your regular APR. The Platinum Visa® Card is eligible for the balance transfer promotion. To initiate a balance transfer, call (800) 748-9459, visit [MECUanywhere.com](http://MECUanywhere.com) or stop by a branch and speak to a representative. The promotion and special rate do not apply to new purchases or cash advances that are written for any non-balance transfer, or to any transaction involving payment to an existing Members Exchange loan.

## Cruise Into the New Year With a New Ride



Our attractive auto loan rates have terms of up to 84 months. Likewise, we'll set you up with a monthly payment designed to fit your budget.

- Rates as low as 0.99% APR\*
- Deferred payments
- Online application
- Terms up to 84 months
- GAP (Guaranteed Asset Protection)
- Extended warranty

\*0.99% Annual Percentage Rate (APR) is for new vehicles, terms up to 24 months. Loan rates vary and are based on creditworthiness and term of the loan. Subject to credit approval. Some restrictions may apply. Call for details.



## Important Information

### Business Service Agreement

#### Attention, business accountholders!

We have revised and updated the terms of your Business Service Agreement. The complete Agreement is accessible on our website at [MECUanywhere.com/disclosures/](http://MECUanywhere.com/disclosures/). You may also contact us to receive the updated Agreement. Should you have any questions, please contact us at (601) 922-3350.



## 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](http://my.identityfraud.com/MECUanywhere) for more information.



# Community Involvement

## ① Making Strides Against Breast Cancer

Team MECU raised over \$2,283 for Making Strides Against Breast Cancer! Thanks to our staff and members for donating and participating in the 5K race on October 27.



## ② 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.



③ 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 Congratulations to the Byram Branch for being voted Branch of the Quarter by our members!



## 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)



## Members Save up to \$15 on TurboTax® and Get a Chance to Win \$25K!



This year, get your biggest possible tax refund and a chance to win \$25,000. TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right. Plus, you'll be automatically entered to win \$25,000 when you try TurboTax Online for FREE by February 14. And as a credit union member, you can **save up to \$15** on TurboTax. **To enter the sweepstakes and access the member discount, click on the TurboTax web banner located on our credit union's website: [MECUanywhere.com](http://MECUanywhere.com).**



### More Savings With Love My Credit Union Rewards!

In addition to the TurboTax discount, members have saved nearly \$2 billion with exclusive offers from Sprint®, ADT®, TruStage® and cash back shopping with Love to Shop. The more offers you take advantage of, the more you save.

Visit [MECUanywhere.com](http://MECUanywhere.com) or [LoveMyCUREwards.com](http://LoveMyCUREwards.com) to get started today!

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited-time offer for TurboTax 2018. Discount applies to TurboTax federal products only. 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 2/14/19. 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 the Official Rules. 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.

## Supervisory Committee Election

We're excited to announce that a new and improved electronic ballot will simplify our voting process! The Nominating Committee reviewed all nominations received by the deadline of August 31, 2018. There is one Supervisory Committee position open that needs to be filled; the following nominees are up for election.

- Supervisory Committee Incumbent – Robert Clark
- Supervisory Committee Nominee – Roosevelt Barrett

### Things to Know:

- Voting for the election will begin January 7 and close on January 31.
- You will receive an email with a link for voting at the email address the credit union has on file for you.
- If you do not have an email address on file, you can visit our website: [MECUanywhere.com/voting](http://MECUanywhere.com/voting) to access the electronic ballot.
- You can also visit a branch, and a Personal Service Representative will help you vote on an electronic device.
- One vote per member.
- Voting instructions and candidate biographies will be available on the electronic voting ballot.
- The elected volunteer will be announced on Annual Meeting Day, March 7, 2019.

## Tax Reporting

Tax reporting forms (IRS Forms 1099-INT and 1098 IRS) will be mailed in January, and will include the total dividends earned and interest paid on your account in 2018. 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 received a distribution from their IRA during 2018. These tax reporting notices will be mailed before January 31, 2019.

## 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.

### Change in Terms Notice

**Kasasa Cash Checking Account –** Beginning on 2/1/2019, the interest rate on your account will decrease to **2.716%** with an Annual Percentage Yield of **2.75%**.



## OOPS! (Occasional Overdraft Privilege Service) Notice

This notice summarizes some key points regarding the use of Members Exchange Credit Union's OOPS! (Occasional Overdraft Privilege Service) program.

While the discretionary service provides members assistance in the event of inadvertent overdrafts, this service can become expensive if relied upon frequently. Overdrafts can be expensive if used as a common or frequent method of payment. You should not rely on overdrafts as a means to cover ordinary or routine expenses.

Below are some alternatives that may save you money on the total fees you pay us for Overdraft Protection:

- **Reconcile Regularly** – The best way to avoid overdrafts and fees is to keep track of your available account balance by subtracting all outstanding items and debit card purchases from your account balance as you make each transaction.
- **Link to a Savings Account** – With this service, available funds will automatically be transferred from the accountholder's savings account to cover the activity in the primary checking account.

- **Overdraft Line of Credit** – An overdraft line of credit is a loan attached to your checking account. Instead of having items returned NSF, you can borrow against your line of credit. A member who wants an overdraft line of credit must complete a loan application (option not available for business accounts at this time).

The specific features, benefits, costs and restrictions of our OOPS! program are fully described in the Overdraft Privilege Service Policy that is located on our website at [MECUanywhere.com/disclosures/](http://MECUanywhere.com/disclosures/). We encourage you to take a few minutes to read this policy. Please visit [MECUanywhere.com/disclosures/](http://MECUanywhere.com/disclosures/) for more information regarding our overdraft services.

Members Exchange offers free financial counseling and education programs for our members. If you would like to set up an appointment, please let us know. In addition, if you would like to discuss or review your use of the overdraft service, associated costs and/or the alternative services listed above, please contact us at (601) 922-3350 or (800) 748-9459.



## Important Notice

Mark your calendars now and plan to attend the **Annual Meeting Day** scheduled for **March 7, 2019**. Come by any branch location between 9 a.m. and 5 p.m. to obtain a copy of the 2018 Annual Report. There will be refreshments, giveaways and cash door prizes! All door prize entries will be combined for the door prize drawings, and the winners will be contacted the following day. We look forward to seeing you there!

## Staff News

### Special Service Recognition

Jebba Chease – 15 years

Deidre Clinton – 15 years

### New Employees

Stephanie Lewis – IT Analyst



## 2019 Holiday Closings

- Monday, January 21 – Martin Luther King Jr. Day
- Monday, February 18 – Presidents Day

### Pearl & Byram Saturday Closings

- January 19
- February 16

## 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](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.

