

# MECU Anywhere

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## TRADE Your RATE

Have an auto or recreational vehicle loan financed somewhere else? You don't have to trade in your vehicle to get a lower monthly payment. Instead, trade your rate at Members Exchange. With a lower interest rate at MECU, you could save money every month and over the life of your loan, too!

Visit: [TradeMyRate.com](http://TradeMyRate.com) to use our auto loan calculator and see if refinancing with MECU could potentially save you money!

### Reasons to Refinance:

- You want to lower your monthly payment.
- Your credit score has improved.
- If you financed at a dealership, refinancing with Members Exchange could lower your interest rate.

Loan rates vary and are based on creditworthiness and term of the loan. Subject to credit approval. Some restrictions apply. Call for details.

Apply for a loan 24/7 via phone or online! Get a decision within minutes with our quick, easy and convenient loan application.

(601) 922-3350 (Press 2)  
[MECUanywhere.com/loans](http://MECUanywhere.com/loans)



## 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 **9.50% APR\*** based on the Prime Rate and 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 **11.50% APR\*** based on the Prime Rate and 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 cards are subject to credit application and approval. For full details, visit [MECUanywhere.com](http://MECUanywhere.com).





# Community Involvement

- ① The credit unions of Mississippi sponsored the **CU 4 Kids St. Paddy's 5k** benefiting **Batson Children's Hospital**. Members Exchange provided the food tent for racers. The 5k raised \$20,000 for the hospital, and over 500 racers participated in the race on March 23.
- ② MECU employees participated in the **Susan G. Komen® Breast Cancer Foundation's 5k fundraiser** on April 13 and raised over \$1,100 for the cause.
- ③ MECU proudly supports the **March of Dimes®** and raised \$3,800 for the cause.
- ④ Every year, graduating seniors are awarded with the **MECU Community Service Scholarship**. This year, 10 deserving students from local area high schools were awarded a total of \$4,000 in scholarships. Visit [MECUanywhere.com](http://MECUanywhere.com) for pictures and student biographies.
- ⑤ MSCUA awarded Members Exchange with the **Delta Advocacy Award** for our efforts in promoting the credit union movement and supporting advocacy initiatives. We were also recognized for participating in the **Credit Union Legislative Action Council (CULAC) Payroll Deduction Program** for credit union employees.
- ⑥ Congratulations to our **Youth Month winner, Amilah Warren!** She won a \$100 cash prize for participating in our Youth Month promotion.



## Important Information

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







**Traveling this summer? View your account wherever, whenever with the MECU mobile banking app.**

- **Card Controls**
  - Freeze and unfreeze your card
  - Set travel notices
  - Adjust your ATM withdrawal limit
- **Apple Pay<sup>®</sup>, Samsung<sup>®</sup> Pay and Google Pay<sup>™</sup>**
- **View E-statements**
- **Deposit Checks via Mobile Deposit**
- **Make a Loan Payment** (Did you know? If you have a MECU checking or savings account, you can pay your loan via mobile banking!)



## **Nominations Now Being Accepted**

Members Exchange has two Board of Directors positions and one Supervisory Committee position that will need to be filled. Positions are voluntary and are non-compensated. Any member who is interested in serving can visit [MECUanywhere.com](http://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, 2019**.

**Nominees must be members in good standing as defined by the following criteria:**

- All entrance fees have been paid.
- Must have a personal membership account for at least twelve (12) months and be at least eighteen (18) years of age.
- Must be bondable in accordance with the requirements of CUNA Mutual Insurance Group and free of any criminal convictions involving dishonesty, breach of trust or moral turpitude.
- Must have a FICO<sup>®</sup> credit score of C paper or greater for the previous 12 months.
- All loans with the credit union are current.
- No past thirty (30) day delinquent loan accounts with the credit union for the previous 12-month period.
- No more than one (1) late charge applied to loan account for the previous 12-month period.
- No overdrawn shares for more than 30 days within the previous 12-month period.
- No loss to the credit union from charged-off loans or savings.
- No former employees of the credit union will be considered as a nominee to serve as a volunteer.
- No family member of the Board of Directors, Supervisory Committee or Staff will be considered as a nominee. A family member can be considered after the person employed or serving as a volunteer has been away from the credit union for at least three years.
- No former member of the Board of Directors or Supervisory Committee who has been removed from their position due to a breach of the Board of Director or Supervisory Committee Terms of Agreement will be considered as a nominee.

The Nominating Committee will make its selections, and the nominees will be published in the January newsletter. Voting will take place by an electronic ballot in January. The election results will be announced during the annual meeting day in March 2020.



# MECU Online Car Buying Services

Tired of spending your Saturday hopping from dealership to dealership instead of relaxing? Now you can buy your next car from the comfort of your own home with our online car buying services!

- Find new and used cars for sale close to you
- Take a virtual test drive
- Calculate your loan payment
- Get pre-approved
- Check your credit score for free
- Pull vehicle history reports and safety ratings

Visit [MECUanywhere.com/car-buying](http://MECUanywhere.com/car-buying) to get started.



After you've purchased your vehicle, we'll also give you a three-year membership to **MyEZCarCare**, complete with auto maintenance and travel discounts, an **Electronic Glove Box**®, and roadside assistance.

## The Electronic Glove Box is like having a personal assistant for your car!

- **Set reminders.** Never forget an oil change, loan payment, insurance renewal or registration renewal again!
- **Get safety notices.** Your Electronic Glove Box will keep you up-to-date on recall notices, technical service bulletins, manufacturer updates and even teen driver safety information.
- **Stay educated.** Whether it's continuing car tips or your state's new texting and driving law, you'll never miss a beat with your Electronic Glove Box's education feature!
- **Maintain records.** The Electronic Glove Box makes keeping records on your car easy. Record maintenance/service records, warranty information, insurance information and even your MPG!

**Did You Know?** We'll match other financial institution rates and terms on verified auto loans and recreational vehicle loans – which could reduce your rate by up to **0.10%.\***

\*Based on established floors and the borrower's creditworthiness.



## Important Notice

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



## Staff News

### Staff Recognitions

Leah Roark – 5 years

### New Employees

Marketing Intern – Laney Tran



## 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](https://www.facebook.com/MECUanywhere)



### More Locations



At more than 5,600 branches and 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.



## 2019 Holiday Closings

July 4 – Independence Day  
September 2 – Labor Day  
October 14 – Columbus Day

Pearl & Byram Saturday Closings  
August 31  
October 12

## 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

