

MECU Anywhere

INSIDE THIS ISSUE

Page 1

- Upgrade Loans
- Auto Loans

Page 2

- Community Involvement
- Pop-Up Rate
- ICU Day

Page 3

- Skip-a-Payment
- Love My Credit Union Rewards
- Get Your Tax Refund Faster
- Trade Your Rate

Page 4

- E-Notices Coming Soon!
- Important Notice
- Staff News
- Holiday Closings

STOP WAITING. START UPGRADING.

Your home isn't going to upgrade itself. Get the upgrades you want with a loan from Members Exchange, and you could **earn a gift card worth up to \$500!**

- Home Equity Line of Credit up to 100% of home value
- Variable rate Unsecured Line of Credit up to \$10,000

- Fixed term and rate Unsecured Loan up to \$10,000

Apply online or by phone 24/7!

- MECUanywhere.com/loans
- (800) 748-9459 (option 2)
- Or visit one of our branch locations in Ridgeland, Pearl and Byram



Getting an Upgrade Loan could earn you a gift card up to \$500.¹



Looking for a New Set of Wheels?

Let us help with the car buying process! Our car buying service offers vehicle history reports, car values, inventory from local dealers, an online calculator to help estimate the cost of your payment, and a savings certificate to save you money at the dealership. Get started by visiting MECUanywhere.com/car-buying.

Want to get pre-approved? Submit a loan application online or by phone 24/7!

- Visit: MECUanywhere.com/loans
- Call: (800) 748-9459 (option 2)

Auto Loan Benefits

- Rates as low as **0.99% APR²**
- Flexible terms up to 84 months
- More than 100% financing for new and used vehicles
- Optional GAP (Guaranteed Asset Protection)
- Low-cost Mechanical Repair Coverage (extended warranty)



¹Home Equity and Unsecured Lines of Credit Annual Percentage Rate (APR) is variable, may change quarterly and is based on the prime rate. For Home Equity Lines of Credit, property must be owner occupied, and the property must be located in the state of Mississippi. E-Gift card value will be based on 0.5% of the loan amount, not to exceed \$50 for personal loans and \$500 for home equity loans. All loans are subject to credit approval. Restrictions and limitations may apply. Please contact us for more information at (601) 922-3350 or visit MECUanywhere.com.

²The Annual Percentage Rate (APR) is based on creditworthiness and term of the loan. Subject to credit approval. Some restrictions apply. Call for details.



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 For Member Appreciation Days this summer, we treated our members to free loaded teas from Why Not Nutrition.
- 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.
- ④ Congratulations to the Marketridge Branch for being voted Branch of the Quarter by our members.
- ⑤ The credit unions of Mississippi sponsored the CU Kids Zone at the Jackson Zoo's Ice Cream Safari on July 13. The CU Kids Zone provided entertainment, including a DJ, Inky the Clown, bounce houses, face painters and activities.



Pop-Up Rate

Limited Time!

2.00% APY³
18-month CD
\$5,000 minimum deposit

Members Exchange will match other local financial institution's qualifying CD rates and terms (verified) and increase the rate by **0.10%**.

³APY = Annual Percentage Yield. Existing funds on deposit are eligible with additional new deposit of \$5,000. Promotions can end at any time without prior notice. A penalty will be imposed for early withdrawal, and these are non-renewable.

ICU Day

On October 17, 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 "Local Service. Global Reach."



Stop by any of our branches on **October 17** for refreshments and giveaways to celebrate International Credit Union Day!

Local Service. Global Reach.



Skip-a-Payment⁴

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. 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. Stop by one of our three branch locations, or complete the election form on our website: MECUanywhere.com/skip-payment.

⁴Restrictions and limitations may apply. For a complete list of terms and conditions, see the skip-a-payment election form.

Love My Credit Union Rewards

There are more reasons than ever to love being a member of Members Exchange Credit Union.

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why Members Exchange Credit Union membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like:

- **\$100 cash reward** with each new line you activate with **Sprint®**. Plus, existing customers earn \$100 Annual Loyalty Cash Rewards and **25% off select accessories** in Sprint stores.
- Credit union membership also saves you **up to \$15 on TurboTax®** federal products.
- Credit union members save on **SimpliSafe™**, the No. 1 expert pick for home security.
- Protecting your car and home shouldn't cost an arm and a leg. Members can save big with an exclusive discount from the **TruStage® Home & Auto Insurance Program**.

Learn all about how your Members Exchange Credit Union membership gets you all these exclusive savings and more at MECUanywhere.com or LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had.



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 so easy! Just provide the following information:

- **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 the correct number to provide, please contact us.

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



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 to use our auto loan calculator and see if refinancing with MECU could save you money!



Reasons to Refinance:

- 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.

E-Notices Coming Soon!

Effective November 1, 2019, members who are currently enrolled in e-Statements will begin receiving electronic records referred to as e-Notices. E-Notices consist of all required and optional disclosures, agreements, contracts, receipts, notices, amendments and all other evidence of our transactions and/or third-party notices, such as IRS Form 1098, 1099, etc.

Not signed up for e-Statements?

- Get enrolled today! Enroll in e-Statements and you will automatically be signed up for e-Notices.

E-Statements and e-Notices are free!

- If you decide to receive your statement in paper form, a recurring monthly fee of \$2 will apply.

Convenient Access 24/7

- Access e-Statements and e-Notices by logging in to Online or Mobile Banking.

Safe & Secure

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

Eco-Friendly

- Switching to e-Statements and e-Notices 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!



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 5,600 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 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

Fee changes will be effective January 1, 2020. To view an up-to-date fee schedule, visit: MECUanywhere.com/fee-schedule.

Staff News

Special Service Recognition

Arika Moore – 5 years
Tiffany Moore – 5 years



2019-20 Holiday Closings

October 14 – Columbus Day
November 28 – Thanksgiving
December 24 – Christmas Eve
(closing at noon)
December 25 – Christmas
January 1 – New Year's Day

Pearl & Byram Saturday Closings

October 12
November 30
December 21
December 28

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

