

# MECU Anywhere

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## Buy a Car. Get Cash. It's as Easy as That

At MECU, auto loan savings are automatic with rates as low as **0.99% APR<sup>1</sup>** and up to **\$500 cash back!<sup>2</sup>**

### Plus, enjoy:

- Terms up to 84 months
- No payments for up to 90 days
- And more

We're here to help you cruise carefree, so don't wait. Apply for an auto loan online 24/7 at: [MECUanywhere.com](https://MECUanywhere.com)

### Apply for a loan today!

Visit [MECUanywhere.com/loans](https://MECUanywhere.com/loans) or call (800) 748-9459 and press 2.



## Hello, HELOC. Goodbye, Closing Costs!

For a limited time, MECU will pay up to **\$1,000 in closing cost fees on a home equity line of credit!<sup>3</sup>**

- Rates as low as **4.00% APR<sup>4</sup>**
- Up to 100% loan-to-value
- Lower payment options
- No upfront costs
- Discount rates for the first six months<sup>4</sup>

Are you ready to turn your wish lists into checklists? Turn to Members Exchange

Credit Union! We'll help you unlock the built-up equity in your home, so you can:

- Consolidate debt
- Make home repairs
- Renovate your home
- Pay for college
- Cover unexpected medical expenses
- Do anything you want!

Whatever you decide, we'll let you wave goodbye to financial stress with a discounted rate for the first six months.<sup>4</sup>



Plus, take advantage of convenient check writing and enjoy interest-only payment options with a qualified line.

<sup>1</sup>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. Not available on existing MECU loans.

<sup>2</sup>Cash back is calculated on 0.5% of the loan amount.

<sup>3</sup>MECU will pay up to \$1,000 of closing cost fees associated with HELOC loans of at least \$25,000 and a \$10,000 minimum initial draw. If the HELOC is closed within 24 months from the opening date, the member must reimburse closing costs paid by the credit union. The property must be owner-occupied and located in the state of Mississippi. Promotion valid July 1-December 31, 2020.

<sup>4</sup>Annual Percentage Rate (APR) is variable and may change quarterly. APR will be based on the Prime rate and may vary according to combined loan-to-value and borrower's credit score. Interest rate reductions vary depending on the borrower's credit score. Your APR will never be less than 4.00% or exceed 21.00% or the maximum allowed by law. Property insurance is required at the member's expense. Minimum initial draw is \$10,000 to receive discount rate. If the borrower is not a member, a \$1 minimum deposit is required to join the credit union. Restrictions and limitations apply; call for details.



# Community Involvement

① **Operation Backpack**, sponsored by Members Exchange Credit Union, raised \$1,200 for students who seek support from We Will Go Ministries. This donation will provide backpacks and school supplies to students who need academic assistance with virtual learning this fall.

② **Congratulations to the Marketridge Branch** for being voted Branch of the Quarter by the membership.

③ **Congratulations to Debbie Dillon** for retiring after 21 years of dedication and commitment to Members Exchange. We wish you the very best during your retirement.



## ICU Day – October 15

Each year we come together to celebrate International Credit Union Day® (ICU Day) to raise awareness about what it means for members around the world to have a credit union as their financial partner. This year's global health crisis has been trying for many communities around the world, but credit unions stayed true to their cooperative principles and stepped up during this time of economic uncertainty. Hope is a global resource that everyone has a right to feel and experience. This year's ICU Day theme, "Inspiring Hope for a Global Community," reflects how credit unions contribute to a brighter future by providing financial empowerment to people all over the world through financial services, education, and support.

**CHECK OUR WEBSITE** for updates on how MECU is responding to COVID-19.







## Skip-a-Payment

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](https://MECUanywhere.com/skip-payment).

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

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

Your credit union membership is about the trust and care of community, built around where you live, work, and play. That’s why MECU 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:

- Savings up to \$15 on TurboTax® federal products.
- Exclusive discount from the TruStage® Home & Auto Insurance Program.
- Members save on SimpliSafe™, the #1 expert pick for home security.
- Save 30% on premium identity protection from Financial Lock®.
- Exclusive access to the Love My Credit Union Rewards Powersports, RV & Boat Buying Program.
- Save on car maintenance and get \$10 off your first service using CarAdvise.
- Save 40% on a one-year membership to Sam’s Club®.
- Build your credit history with rent and save up to 30% with Rental Kharma.
- Save \$40 on Calm, the #1 app for meditation and sleep.
- Save on your travel and entertainment needs, like car rentals, hotels, theme parks, movie tickets, and more!

Learn all about how your MECU membership gets you all these exclusive savings and more at [LoveMyCreditUnion.org](https://LoveMyCreditUnion.org). Check them out and start enjoying credit union member benefits you never knew you had.



## Text Us

Is texting your preferred method of communication? Well great news, MECU now offers a texting service for your convenience! Text your questions to (601) 922-3350 or (800) 748-9459 between 9:00 a.m. and 5:00 p.m. and a representative will reply back to you during business hours.

## We Offer Financing for Anything & Everything

At MECU, your dreams are important to us – and we want to help finance *all* your wishes (big and small) with unsecured loan options that are as unique as you are.

### Choose from our:

- Fixed-rate personal loans
- Open-end personal lines of credit
- Low-rate Visa® Platinum Credit Cards
- High-value Visa Rewards Credit Cards

Whichever option you select, you'll enjoy affordable payments and generous loan amounts – so you can keep living life on *your* terms!



## Notices

**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.

**Effective February 1, 2021, Visa is discontinuing the following benefits for your Visa Credit Card:** Auto Rental Collision Damage Waiver and Warranty Manager. All other credit card benefits will remain in place. To obtain a copy of your credit card benefits, please text (601) 922-3350 or email [mobile@memexcu.com](mailto:mobile@memexcu.com).

## Staff News

### Special Service Recognition

Tia Garland promoted to full-time Member Specialist I.

Welcome Misty Munn, new VP of Marketing.



## LOCATIONS

**Use your ATM or Debit card for free!** Did you know that you can use your ATM or Debit 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](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)



## 2020 Holiday Closings

October 12 – Columbus Day  
November 26 – Thanksgiving Day  
December 24 – Christmas Eve  
(closing at noon)  
December 25 – Christmas Day  
January 1 – New Year's Day

### Pearl & Byram Saturday Closings

October 10      December 26  
November 28    January 2

## 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



Members Exchange Credit Union... We'll take you there. | [MECUanywhere.com](http://MECUanywhere.com)