

MECU Anywhere

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Hit the Road With a Great Rate

AUTO LOANS STARTING AT

0.99% APR¹

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

Happy New Year! And Here in Mississippi, It's a New Start!

Members Exchange has a new hashtag, [#HereInMS](#). The theme is community, family and life in MS and showcases how MECU can be a part of it all! We encourage you to share your [#HereInMS](#) stories, pictures, experiences, etc., with us at [HereInMS.com](#) or on social media with the [#HereInMS](#) hashtag.

[#HEREINMS.COM](#)



Cut Up Your Cards!

We have the only credit card you'll need.

If you're paying high interest on post-holiday bills, cut it out! Transfer balances to a low-rate Visa[®] credit card from Members Exchange to shred your stress and start saving big.



- 0% introductory APR² on balance transfers for the first six billing cycles – *new cards only*
- No balance transfer fees – *special offer valid 1/16/21 – 2/16/21*
- No annual fee
- Credit lines up to \$25,000
- Free, 24/7 online access to your account
- And more

Apply and transfer balances for your chance to **win \$200!**
Hurry – offer only valid 1/16/21 – 2/16/21.³

¹0.99% Annual Percentage Rate (APR) is for new autos, terms up to 24 months. Rates are based on creditworthiness. Some restrictions may apply. Not available on existing MECU loans.

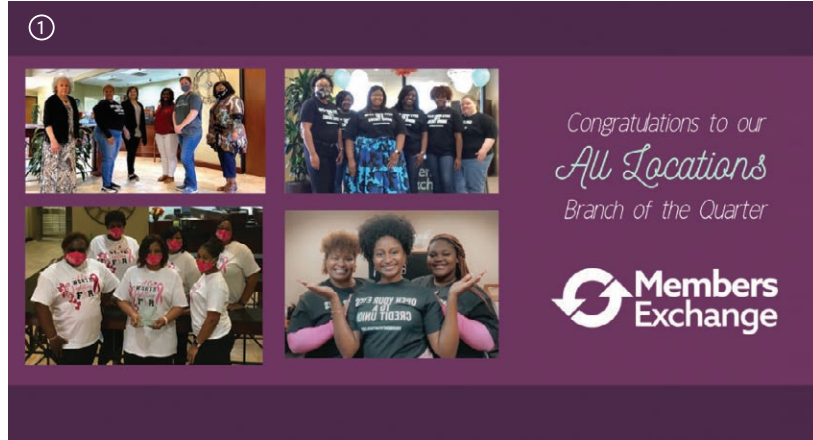
²APR = Annual Percentage Rate. APR will be 7.25% to 21.00% based on creditworthiness and card type. APR is variable and will adjust with market based on the Prime Rate. The rate is subject to change quarterly. Members Exchange Visa Platinum and Rewards credit card subject to credit application and approval. For additional information about Annual Percentage Rates (APRs), fees and other costs, please see our credit card disclosure and credit card agreement.

³\$200 will be given in the form of an e-gift card. Winner is selected by random draw. Must have a valid email address on file.



Community Involvement

- ① **Congratulations to all four teams (Byram, Marketridge, Pearl and the Member Service Center) for being voted Branch of the Quarter by our members!**
- ② **MECU was the official sponsor of the Ninth Annual 2020 Turkey Drive.** We were able to help those in need during the Thanksgiving holiday. Over the last eight years, the Jackson community has donated nearly 12,000 turkeys – providing more than 160,000 meals!
- ③ **Operation Warmth** is a partnership between Members Exchange Credit Union, WLBT and We Will Go Ministries to distribute warm clothing to those in need in the metro Jackson area.
- ④ **Bell ringing for the Salvation Army** is one of the ways we are giving back this holiday season. The funds that are raised sustain the help that the Salvation Army provides all year long.



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



Annual Meeting Day

Mark your calendars now and plan to attend the Annual Meeting Day scheduled for **March 4, 2021**. Come by any branch location between 9 a.m. and 5 p.m. to obtain a copy of the 2020 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!



Tax Reporting

In January, tax reporting forms (IRS Forms 1099-INT and 1098-INT) will be delivered to you via mail or electronic notice. These forms will include the total dividends earned and interest paid on your account in 2020. If you earned less than \$10 in dividends, you will not receive a 1099-INT. We will also be sending IRS Forms 1099-R and 1099-Q to IRA owners who made a withdrawal or distribution from their IRA during 2020. These tax reporting notices will be delivered before January 31, 2021. If you are signed up to receive e-Statements, then you will receive your tax notices electronically via an e-Tax notice. You can view e-Tax notices by logging in to Online Banking and clicking the e-Notices tab. You can also view them in Mobile Banking under the e-Statements tab.



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.



Download the Free MECU Anywhere Mobile Banking App Today!

Enjoy these convenient features:

- Mobile Deposit
- Account Transfers
- Loan Payments (Transfer funds between a MECU checking or savings account to a MECU loan.)
- Check Your FICO® Score
- Access e-Statements, e-Notices and Tax Statements
- Card Controls
 - » Set Travel Notices
 - » Set ATM Limits
 - » Freeze and Unfreeze Your Card
 - » Report a Card Lost or Stolen





GreenPath Financial Counseling

Is your New Year's resolution to get out of debt? Start with a financial wellness checkup with our partner, GreenPath™ Financial Wellness. Their goal is to help you create a personalized budget, pay off your debt faster and save more money for the future. Call them today for a free financial counseling session at (877) 337-3399 or visit greenpath.com/members-exchange.

Love My Credit Union

Get what you need to make staying home easier with brands you trust and savings you can count on with a new membership at Sam's Club.® A Sam's Club membership more than pays for itself with exclusive savings on the things you need, the things you love and all sorts of unexpected things.

Plus, you can now save 40% on a one-year membership at Sam's Club, so there is no better time to join.



Important Notice

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. Please contact us, and we will be glad to assist you.

Staff News

New Employees

Clancey Langley, VP – Branch Manager
Elijah Jones, Assistant Branch Manager
Michelle Bacon, Senior Underwriter
Yuri Lockhart, Personal Service Representative II
Kristina Rowan, Personal Service Representative II

Promotions

Ashley Hewitt, promoted to Assistant Branch Manager

Special Service Recognition

Andrea Herring – 1 year
Natalia Rogers-Anderson – 10 years

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 or call 1-888-SITE-CO-OP.

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

PLEASE NOTE: Magnolia Federal Credit Union will no longer be available for shared branching transactions beginning June 1, 2021.

2021 Holiday Closings

Friday, January 1, New Year's Day
Monday, January 18, MLK Day
Monday, February 15, Presidents Day

Pearl & Byram Saturday Closings
January 2 & 16
February 13

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



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.