

# MECU Anywhere

Newsletter of Members Exchange Credit Union



## First Time Car Buyer

Our first-time car buyer special is designed for young adults (or any adults) who might have limited credit and are ready to purchase their very first car. This loan comes with low rates and manageable terms and is a great way to get on the road while building your credit history. With MECU, you'll get way more than just your first auto loan; you'll get a team of financial experts ready to see you reach your financial goals!

### First-Time Car Buyer Details:

- No payments for up to 90 days <sup>2</sup>
- MECU splits your first payment with you <sup>3</sup>
- Don't make a full payment until 2023!<sup>4</sup>

### Ready to go?

Contact us to apply today!

## Trade Your Rate

Have an auto or recreational vehicle loan financed somewhere else? 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!<sup>1</sup> Visit [TradeMyRate.com](https://www.mecucreditunion.com/TradeMyRate) 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.
- It could lower your interest rate.



<sup>1</sup> Loan rates vary and are based on creditworthiness and term of the loan. Subject to credit approval. Some restrictions apply. Call for details.

<sup>2</sup> Payment deferral options are offered to specific credit categories; if elected, interest will accrue during the deferral period.

<sup>3</sup> MECU splits your first full payment with you, up to \$200.

<sup>4</sup> If you defer October 2022 and November 2022 payments, MECU will split December's payment with you up to \$200, and then your first full payment will be in January 2023. If you choose not to defer any payments, MECU will split your first full payment with you, up to \$200. Maximum loan amount is \$25,000. Some restrictions apply.



# Community Involvement

## 1 Branch of the Quarter

Congratulations to Team Centralized Lending for being voted Branch of the Quarter by our members!

## 2 Back To School Give-a-Way

We celebrated going back to school in the month of August, with each branch hosting a giveaway! Any K5 - 12th-grade students were invited to spin the wheel and get school supplies. Students who opened an account that day were entered into a drawing for a tablet!

## 3 School Tools

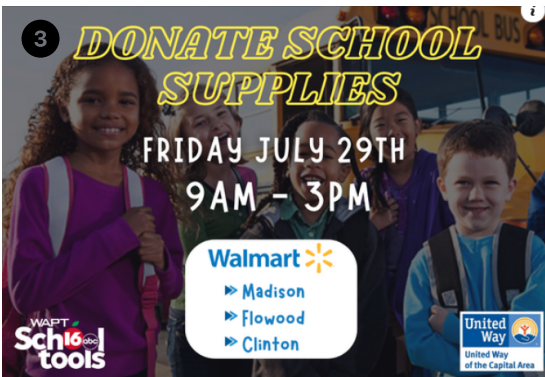
In partnership with Ch16 WAPT, MECU sponsored School Tools to collect school supplies for the local area kids in need.

## 4 Make A Wish Celebration

We had the honor to send 9-year-old Aubree Sutton of Florence on her dream vacation to Hawaii! We hosted a Wish Celebration at our Main Office in Ridgeland with staff and special guests to celebrate this.

## 5 We Will Go - Camp Hope

Camp Hope is a summer camp for local area Jackson children. Over 75 students were able to attend this 7-week camp which included reading, crafts, games, swimming, and trips while learning the love of Christ.



# Skip-A-Pay

Could you use some extra dough for the holiday season? We offer the opportunity to skip your loan payment during 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.



# Important

Fee changes will be effective January 1, 2023. To view the most current fee schedule, visit our website [MECUanywhere.com](https://MECUanywhere.com) and search "fees."

**EMPOWER**  
YOUR FINANCIAL FUTURE  
WITH A CREDIT UNION™

"Empower Your Financial Future with a Credit Union™" is the theme of this year's International Credit Union (ICU) Day. This theme is to help show the benefits credit unions provide and amplifies our movement's "Financial Well-being For All" initiative on a global scale. We will celebrate ICU Day on October 20th at all locations. Come see us!



## Holiday Closings

Monday, October 10 - Columbus Day  
Friday, November 11 - Veterans Day  
Thursday, November 24 - Thanksgiving  
Monday, December 26 - Christmas Day (observed)

### 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.  
Member – Laurie Barnes, DDS  
Member – Shanda Barrett, Ph. D.




## 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](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](https://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. – 5:00 p.m.  
Drive-thru opens  
Monday – Friday at  
8:30 a.m.

### Mailing Address

P.O. Box 31049  
Jackson, Mississippi  
39286-1049

### Website

[MECUanywhere.com](https://MECUanywhere.com)



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.

