



MECU Anywhere

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www.mecuananywhere.com

KASASA CASH®

FREE Checking that Earns High Rates!

Kasasa Cash is more than a free checking account. It has high rates and awesome rewards. Line your pockets with monthly payouts, on top of free checking and no minimum balance required to earn the rewards.

How high are "high rates"? So high that Kasasa Cash rates make the national average look – well, average. And that's only if your checking account pays you anything at all. Cash in on rates you'd expect from a Certificate of Deposit, not a checking account. And you still get free checking with no monthly service fee, a free debit card, free online banking, and no minimum balance.

We'll also refund your ATM fees nationwide. So no worries if your newfound good fortune takes you across the country. Kasasa has you covered from coast to coast.

Easy, penalty-free qualifications.

Save time, earn rewards – a win-win!

Do your banking with simple, time-saving tools and we'll reward you. Qualify for our highest rates and nationwide ATM fee refunds each month when you do easy things, like:

- ▶ Have at least 10 debit card purchases post and clear
- ▶ Be enrolled and log into online banking
- ▶ Be enrolled and receive e-statements
- ▶ Have at least one ACH (automatic payment) post and clear your account

There's never a penalty fee if you come up short on Kasasa Cash qualifications, and you still earn a base rate. Plus, get right back to earning your full Kasasa Cash rewards the very next month!

Choose from these other Kasasa accounts at Members Exchange:

Kasasa Cash Back – Free checking that pays cash back on everyday debit card purchases.

Kasasa Giving – With this free checking, you get money to keep and pay forward to a charitable cause.

Kasasa Tunes – Free checking with digital media downloads every month.

Kasasa Saver – Make saving easy with a free saver account that gives you money to automatically save.

To learn more about our Kasasa accounts, go to mecuananywhere.com/kasasa or contact us at (601) 922-3350.



Hit the Road with a Great Rate!

RV Loan Rates as Low as 2.99% APR*

Members Exchange should be your first choice when it comes to RV, ATV, and boat financing. With convenient financing and the most competitive rates and terms around, it's hard to find a better place for an RV loan. And remember, we'll match other financial institution rates and terms and reduce that rate by 0.10%! Call or stop by today.

*APR = Annual Percentage Rate. For qualified borrowers. Some restrictions apply. Floors are in place for matching rates and the Annual Percentage Rate (APR) is based on your creditworthiness.



RATES

DIVIDEND RATES (PERSONAL ACCOUNTS) – 2nd Quarter 2014

Dividend rates for shares are declared quarterly. Earnings are paid on the last day of the quarter and are compounded quarterly on all accounts except for Kasasa Checking accounts.

Regular & Special Shares	APY
\$0.01 - \$499.99 (Minors Only)	0.05%
\$500.00 - \$999.99	0.05%
\$1,000.00 - \$2,499.99	0.05%
\$2,500.00 - \$4,999.99	0.05%
\$5,000.00 or more	0.05%

Kasasa Saver Savings

Qualifying*† \$0.01 - \$10,000.00	1.00%
Qualifying*† \$10,000.01 or more	0.25%
Non-Qualifying	0.05%

Vacation / Holiday Clubs

Share Draft Checking Account	0.05%
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Kasasa Cash / Kasasa Giving Checking

Qualifying† \$0.01 - \$10,000.00	3.25%
Qualifying† \$10,000.01 or more	0.25%
Non-Qualifying	0.05%

Money Market Account

\$2,500.00 - \$9,999.99	0.05%
\$10,000.00 - \$24,999.99	0.15%
\$25,000.00 - \$49,999.99	0.17%
\$50,000.00 or more	0.20%

IRA

\$0.01 - \$999.99	0.05%
\$1,000.00 - \$2,499.99	0.10%
\$2,500.00 - \$4,999.99	0.13%
\$5,000.00 or more	0.15%

Share Certificate Rates. Visit our website for current rates

APY = Annual Percentage Yield

*These accounts are only linked to Kasasa Cash Back and Kasasa Cash Checking.

†Kasasa accounts must meet the account qualifications set forth in the Truth in Savings disclosure in order to earn the qualifying dividend rate and APY. Dividends are paid monthly on the Kasasa Cash Checking and Kasasa Giving Checking.

RATES – BUSINESS ACCOUNTS

Deposit Rates & Share Certificate Rates

Please visit our website for current rates.

CURRENT LOAN RATES

APR

Unsecured. as low as 10.99%

New Auto Loans

Up to 24 Months	as low as 1.99%
Up to 60 Months	as low as 2.99%
Up to 72 Months	as low as 3.99%

Used Auto Loans

Up to 24 Months	as low as 1.99%
Up to 60 Months	as low as 2.99%
Up to 72 Months	as low as 3.99%

Misc. Collateral. as low as 2.99%

Certificate Secured 3% above share certificate rate

Home Equity LOC Visit our website for current rate

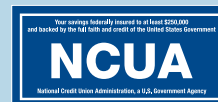
All loans are subject to credit approval. Rates are subject to change without notice. Used vehicles up to eight years old.

APR = Annual Percentage Rate

MECU will match other financial institution rates and terms (verified) on new or used loans and miscellaneous collateral loans and reduce that rate by .10%. For qualified borrowers. Floors are in place for matching rates; however, terms and conditions apply.

Get a Higher Return with Members Exchange

Before you shop around for Certificate of Deposit rates, check with us first. Members Exchange offers our members the highest rates available. We will match any local financial institution's Certificate of Deposit rate, and give you an additional .10%. Our Certificates of Deposit are safe, secure, and also fully insured. You can purchase a new Certificate of Deposit for as low as \$500 and terms range from three months to five years. Check out our rates at mecuanywhere.com/rates and contact us today!



Keeping Tabs on Your Credit Report

Under the United States Fair Credit Reporting Act, you are entitled to one free credit report from each nationwide credit-reporting agency every 12 months. Members Exchange encourages everyone to monitor their credit accounts and order a free credit report annually, which can only be done through www.annualcreditreport.com.



Monitoring and periodically reviewing your credit report is an effective tool in fighting against identity theft.

Request Credit Report Online

It's quick and easy. You will be able to view and print your credit report after your identity has been verified. The website allows you to request a free credit report every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian, and TransUnion. Go to www.annualcreditreport.com.

Time to Switch to Sprint?

Looking for a good reason to switch your wireless company? How about this... credit union members get exclusive savings with the Sprint Credit Union Member Discount:

Sprint®



- ▶ **Get 10% off** of select regularly priced Sprint monthly service
- ▶ Have your **activation fee waived** (up to \$36 in savings)
- ▶ Have your **upgrade fee waived** (up to \$36 in savings)

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit www.Sprint.com/verify or download the Invest in America app in iTunes® or Google Play™ to verify your membership.

It's worth it to switch to Sprint. Visit LoveMyCreditUnion.org/Sprint to learn more and to start saving today with the Sprint Credit Union Member Discount. To claim your discount, use Corporate ID: NACUC_ZZM.

CUMONEY – Prepaid Debit Card

Now there's a way to control your spending, but still enjoy the convenience of a Visa® debit card. Simply carry our prepaid debit card and enjoy all these benefits:

- ▶ No credit check
- ▶ Pre-funded to help you manage your money
- ▶ Load up the card now. Add more money anytime.
- ▶ Track spending with the online management tool
- ▶ Load more funds from your own computer
- ▶ Eliminates being overdrawn and overdraft fees
- ▶ Use wherever Visa® debit cards are accepted
- ▶ Not linked to any account, so no risk if lost or stolen
- ▶ Safer than carrying cash
- ▶ No Application Required!



Stop by any branch today and get your CUMONEY Prepaid Debit Card.

Important Notice



Traveling Abroad with Debit Card

Due to an increase in debit card fraud, Members Exchange has blocked all foreign country debit card transactions to avoid security risks to your account. If you will be traveling abroad and need to use your debit card during a specified time period, please contact us at **(601) 922-3350**. We apologize for any inconvenience.



2014 Susan B. Komen – “Race for the Cure”

Several employees and family members participated in the breast cancer walk that was recently held on April 12th. All proceeds raised go toward breast cancer research, education, and screening and treatment programs.



Members Exchange “Marching” for Babies



On Saturday, April 26th, employees and family members of Members Exchange participated in the annual March of Dimes walk. Members Exchange has been supporting the March of Dimes since 2003 and each year the credit union holds special fundraising projects to raise money for this charity. For 2014, the grand total raised and donated to the March of Dimes was \$5,434. A special thank you goes to all those who made donations and helped support this worthy cause. We would like to also recognize and say “Thank You” to Lawanna Hargon for her time and commitment for organizing this walk each year.



Members Exchange Awards Scholarships

We're proud of the young people
in our community.

We recently made a donation to the Myers School of Arts and Sciences, Goodloe Elementary School, and Canton Elementary School for their MCT2 celebrations (recognizing achievement on the Mississippi Curriculum Test). Congratulations!



David Broadway, AVP of Business Development, presents a \$1,000.00 Scholarship to Abby Sweeney of Brandon High School in the Rankin County School District's ACT Award Ceremony.



Staff News

Staff Promotions

Schantol Collins was recently promoted from a part-time MSR I to a full-time MSR I.

Jocelyn Washington was recently promoted from a part-time MSR I to a full-time MSR I.

Welcome

We would like to extend a warm welcome to our newest employee, **Patricia Jones**, Member Solutions Specialist II.



LOCATIONS

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

www.mecuananywhere.com



Go directly to our website simply by snapping a picture of this QR code with your smartphone.

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.

More Locations

At more than 5,000 branches and over 2,000 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.



2014 Holiday Closings

September 1 – Labor Day
October 13 – Columbus Day

Pearl & Byram Holiday Closings
Saturday, August 30
Saturday, October 11

BOARD OF DIRECTORS

Chair – Kenneth Allison
Vice Chair – Ernie Hopkins
Secretary – Barbara Mangum
Director – Lori Moak
Director – Oscar Pope
Director – Mary Washington-Garner
Director – Dock E. Graves, MPH

SUPERVISORY COMMITTEE

Chair – Isaiah Lampkin, Jr.
Vice Chair – Robert Clark
Charlie H. Alexander



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.



Members Exchange
We'll take you there...



Members Exchange Credit Union... We'll take you there.