



MECU

Anywhere

INSIDE THIS ISSUE

- 1 New Byram Branch Open
 - 1 New CO-OP® Logo
- 2 Skip Your Loan Payment
- 2 MECU Advocacy Efforts
 - 2 Catch Some Cash
- 3 International Credit Union Day
 - 3 Important Notice
- 3 Smart Option Student Loan
 - 3 Nominations
- 4 Tips for Internet Safety

www.mecuanywhere.com

NEW Byram Branch – Now Open!

We are just around the corner!



We have opened a new full-service branch in Byram! Our newest branch will offer members many convenient services including three drive-thru lanes, a full-service drive-up ATM, spacious parking, a night depository and safe deposit boxes. This office is also available for Shared Branching and will be open on Saturdays from 8:30 a.m. until 12:30 p.m.

We have relocated the Clinton branch to Byram, and it is now officially closed. But rest assured, you will find the same topnotch products, services, and staff at all of our branch locations.

Stop by today for:

- ▶ Rock-bottom loan rates
- ▶ Mega-high interest on deposits
- ▶ Free AND rewarding "Kasasa" checking accounts
- ▶ Friendly, exceptional service

And, don't forget...you always have access to your accounts via:

- ▶ Online Banking
- ▶ Mobile Banking
- ▶ ATM
- ▶ Automated Account Access Line

We look forward to seeing you soon in our Ridgeland, Pearl, and Byram branches!

Come celebrate our GRAND OPENING on Thursday, October 17, 2013!

Refreshments • Giveaways • Door Prizes

New Byram Branch • 5640 I-55 South, Byram MS 39272

New CO-OP® Shared Branch Logo

Same personal service at branches across the country.



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.

So, you can make deposits, transfers and account inquiries, and get person-to-person assistance with your accounts, even when you're far from home. 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.



RATES

DIVIDEND RATES (PERSONAL ACCOUNTS) – 3rd Quarter 2013

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*† \$10,001.00 or more	0.25%
Non-Qualifying	0.05%
Vacation / Holiday Clubs	0.01%
Share Draft Checking Account	0.05%
Kasasa Cash / Kasasa Giving Checking	
Qualifying† \$0.01 - \$10,000.00	3.25%
Qualifying† \$10,001.00 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 8 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.



Skip Your Loan Payment This Holiday!

Members Exchange would like to offer you the opportunity to skip your loan payment this holiday.

you can access the election form online at www.mecuananywhere.com.

With the help of Members Exchange, you can skip the stress this holiday and put some extra cash back in your pocket!

In November, December or January you can skip a payment for a minimal charge of \$30.00 per loan. You can use the extra money to help with those holiday expenses, take a trip, buy a gift for that special someone – the choice is yours!

To take advantage of this offer, just stop by one of our three locations to complete a skip-a-payment election form. For your convenience,

In order to participate, the loan must be current and the account must be in good standing. Members that have received an extension or loan modification within the last 12 months are unable to participate. Members must have made a loan payment since inception date. This offer does not apply to mortgage or home equity loans, to line of credit loans that are currently over the limit, or to loans that are currently being paid by credit life/disability insurance. The offer applies to members in certain credit categories only.

Members Exchange Recognized for Advocacy Efforts



Members Exchange is honored to be one of only seventeen credit unions in Mississippi to earn an Advocacy Award. This award recognizes credit unions for extraordinary efforts to protect, strengthen and expand credit unions, creating additional opportunities to improve the lives of members that choose credit unions as their financial services partner. Members Exchange was presented the award at the Mississippi Credit Union Association's (MSCUA)

Annual Meeting and Convention, recently held in Biloxi, Mississippi.

Members Exchange has also been recognized for supporting The Credit Union Legislative Action Council (CULAC). CULAC is a political action committee that is supported by the voluntary contributions of individuals within the credit union industry. The funds are used for political advocacy efforts structured in defense of and support of the credit union movement. Members Exchange had 100 percent participation from its staff who made voluntary contributions to CULAC through payroll deductions.

Catch Some Cash

Have you heard about our Catch Some Cash Giveaway? From now until December 31, 2013, when you get a loan with Members Exchange, your name will be entered into a monthly drawing to receive \$500 CASH! Visit any branch today and you could be our next winner! Below are the \$500 Catch Some Cash winners for June, July and August.



June Winner –
Brad Bulman with
PSR II, Kim Godziszewski



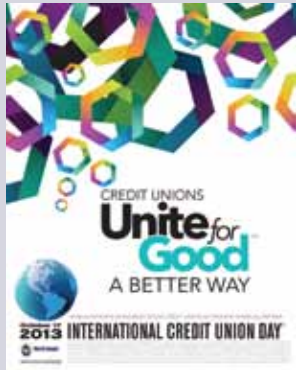
July Winner –
LaQuanda Nichols with
PSR II, Deidre Clinton



August Winner –
Rosemary Loggins with
PSR II, Jane Ustinova

International Credit Union Day—

October 17, 2013



This year's theme "Credit Unions Unite for Good—A Better Way" conveys the credit union movement's shared vision of uniting behind our worthwhile cause. This message speaks to the powerful global network of credit unions, and the advantages that result from sharing challenges, experiences and solutions with one another to better serve members.

We want to celebrate International Credit Union Day with you, our member, on Thursday, October 17. Please take the time to stop by a branch office that day for refreshments.

Important Notice



Has your address changed?

All members are responsible for maintaining a correct mailing address with Members Exchange. Failure to do so may result in the following:

- ▶ You will not be able to receive important notifications from the credit union.
- ▶ Your account will be assessed a monthly fee if we receive undeliverable mail from the post office.
- ▶ Your ATM and/or debit card will be restricted from use until your account is updated with a valid address.

The Members Exchange Smart Option Student Loan by Sallie Mae®

For borrowers attending degree-granting institutions.



Now you can pay for college the smart way with three great repayment options and competitive interest rates!

This loan is an ideal solution to help you pay for college expenses not covered by scholarships and federal loans.

The Smart Option Student Loan features and benefits:

- ▶ We offer a choice of competitive fixed and variable interest rates providing even more choice and flexibility
- ▶ No origination fees and no prepayment penalty
- ▶ Borrow up to 100% of school certified education costs (minimum \$1,000)
- ▶ Multiple in-school repayment options available
- ▶ Borrower benefits available—like rewards and interest rate reductions
- ▶ Rates that reward creditworthy borrowers
- ▶ Applying with a creditworthy cosigner may help you qualify and/or receive a lower rate
- ▶ Get a quick result by applying online. It's quick, easy, and only takes about 15 minutes to apply.
- ▶ 24/7 online account management

To learn more or to apply, please visit our website at www.mecuananywhere.com.

Nominations Now Being Accepted

Members Exchange has two Board positions and one Supervisory Committee position to fill this year. Any member who is interested in serving should send a request of nomination that must include the following information: Name, Address, Employer, Education, Credit Union Affiliation (# of years), Professional Associations, Community Involvement and in five sentences or less, why you would like to serve as a volunteer on

the Members Exchange Board of Directors or Supervisory Committee. The completed request should be sent to: Nomination Committee, c/o MECU, P.O. Box 31049, Jackson, MS 39286. The request of nomination must be received by Wednesday, November 20, 2013. Nominees must be members in good standing as defined by the following criteria: All entrance fees have been paid, all loans with the credit union are

current and the credit union has not suffered a loss as a result of a charge-off or discharge in bankruptcy of any loans or obligations. The Nominating Committee will make its selections and the nominees will be published in the January newsletter. Voting will take place by a special ballot mailed to the Members Exchange membership in February. The election results will be announced during the Annual Meeting Day in March 2014.

Directors receive no compensation for the time they contribute to the credit union. Volunteerism is a unique feature of credit unions. Without the time and commitment of its unpaid volunteers, the credit union would be just another financial institution. We thank them for their dedication to the success of Members Exchange Credit Union.

Tips to Safely Conduct Financial Transactions over the Internet

As use of the Internet continues to expand, more credit unions are using it to offer products and services or otherwise enhance communications with members. However, members need to make good online choices and decisions that may help avoid costly surprises or scams. Below are some tips and information to help you:

- ▶ **Credit union website legitimacy & share deposit insurance** – When performing transactions on the credit union's website, it's wise to make sure that it is legitimate and that your deposits are federally insured. All accounts at Members Exchange Credit Union are insured to at least \$250,000 by NCUA.
- ▶ **Read key information about the credit union posted on the website** – Most credit union websites have an "About Us" section.
- ▶ **Protect yourself from fraudulent websites** – Watch out for copycat websites that deliberately use a name or web addresses very similar to, but not

the same as, that of a real credit union. The correct website address for Members Exchange is www.mecuananywhere.com.

- ▶ **Check the credit union's insurance status and website address** – To check a credit union's insurance status, look for the familiar NCUA logo or the words "insured by NCUA" on the website.
- ▶ **Keep your transactions secure** – Look at your credit union's website for information about its security practices. At Members Exchange, we are constantly testing our online systems and our security practices to assure that they are working properly.
- ▶ **Phishing and spoofing** – Members Exchange assures you that we will never initiate a call or send emails to our members asking for personal member information, such as Social Security number, address, credit card numbers, etc.



Employee News

Welcome Aboard!

We'd like to extend a warm welcome to our newest employees: [Chelsea Borlin](#), [Chondra Grissom](#), [Miracle Magee](#), [Jocelyn Washington](#), [Amber Webb](#), and [Malandria Washington](#).

Employee Anniversaries

[Ashley Lechner](#)
1 year – Member Specialist I

Employee Promotion

[Reshina Edwards](#) was recently promoted to Senior Member Specialist.
[Ashley Lechner](#) was recently promoted to full-time status as a Member Specialist I. Congratulations!



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.



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.

2013/2014 Holiday Closings

October 14 – Columbus Day
November 28 – Thanksgiving
December 24 – Christmas Eve –
Closing at 1:00
December 25 – Christmas
January 1 – New Year's

Pearl & Byram Holiday Closings
Saturday, October 12

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



Members Exchange
We'll take you there...