



MECU

Anywhere

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www.mecuanywhere.com

Scratch & Win with Members Exchange!

Finance your auto with Members Exchange and receive a Scratch & Win card that could be worth up to \$200!* Scratch & Win cards offer interest rate reduction options or cash prizes—the



choice is yours! And, you will also have the option of not making your loan payment for the first two months.

If you already have an auto loan with another lender, do yourself a favor and ask us about refinancing. It's so easy and could save you hundreds of dollars over the life of your loan. Call, stop by, or visit our website today!

*This offer applies to qualified borrowers on new and used auto and recreational vehicle loans financed and refinanced from other financial institutions. The promotion begins January 1, 2014, and will run until the supply of scratch cards is depleted. If the borrower is not a member, a \$1 minimum deposit is required to join the credit union. Restrictions and limitations apply.



Members Exchange Supports Making Strides Against Breast Cancer Walk



The American Cancer Society hosted their annual walk in Downtown Jackson on October 27. Teams gathered at the south steps of the Mississippi State Capitol to celebrate survivors and help raise breast cancer awareness. This year's event featured a pink powder bombshell covering walkers in pink from head to toe! Several employees from Members Exchange volunteered their own time to participate in the walk.

Chili Cook-off

At our Kasasa Fall Festival, we had a "People's Choice" Chili Cook-off. The lucky winners are shown below:

1st Place – Wayne Boshart – *Bulldawg Chili*

2nd Place – Ec Tech (represented by Ed Pinter) – *Ed's Shockin Chili*

3rd Place – Chili Chili Bang Bang (represented by Chris Kuriger) – *Venison & Lamb Three-Bean Chili with Fire Roasted Tomatoes*



Chris Kuriger, Wayne Boshart, Ed Pinter



RATES

DIVIDEND RATES (PERSONAL ACCOUNTS) – 4th 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 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.

Byram Branch Grand Opening / Ribbon Cutting



The Byram Branch Grand Opening / Ribbon Cutting Ceremony was held in conjunction with International Credit Union Day on Thursday, October 17. The event featured a "Tailgating" theme and included \$2,000 in door prizes, such as two tickets to an upcoming

Saints game, Yeti cooler, Weber grill, 32-inch flat-screen TV and folding tailgating chairs. Grilled hotdogs, chips and drinks were served to highlight the tailgate party theme. It was a great time meeting new friends from the Byram community, and we offer congratulations to all the door prize winners!

Blues by Starlight



Members Exchange attended the sixth annual Blues by Starlight, the annual benefit for Boys & Girls Clubs of Central Mississippi (BGCCM). It was a great night of music and food from top restaurants in the Jackson Metro Area.

By supporting the BGCCM, you're helping improve the lives of the youth we serve. You're making it possible for our youth professionals to reach more kids, enabling them to become responsible, caring, successful adults. You're strengthening our community and giving promise to a brighter future.

Tax Reporting Information

We will mail 1099-INT and 1098 IRS forms that include the total dividends earned and interest paid on your accounts in 2013. They will be mailed before January 31, 2014. If you earned less than \$10 in dividends, you will not receive a 1099-INT.

Catch Some Cash Winners

Congratulations to our \$500 "Catch Some Cash" winners for September, October and November!



September Winner
Mr. Aric Brooks with
Jebba Chease,
PSR II – Byram Branch



October Winner
Mr. Fred Davis with
Tiffany Miller & Shari Wilson,
both PSR IIs – Main Office



November Winner
Mr. Joshua Harris with
Kim Godziszewski,
PSR II – Main Office

Online Bill Pay: Save Money and Time

The pace of our lives keeps getting faster. Sometimes, things we need to do fall into the cracks and cause us problems. Online bill pay is one way you can simplify your life, save money, and avoid financial problems.

Experience freedom with our FREE Online Bill Pay Service. Here are just a few advantages:

- ▶ **Convenience** – Schedule payments to take place on a specific day that works best for you, assuring timely payment. No envelopes, stamps or hassles getting to the post office, forgetting to mail a payment that you thought you sent, or having a payment lost in the mail.
- ▶ **Speed** – Online bill payments reach your creditors in a day or two, and it only takes a few minutes to schedule and pay.
- ▶ **Low Cost** – Don't have to pay for stamps or for paper checks. Our online bill pay service is FREE!*
- ▶ **Go Green** – Online bill pay is environmentally sound. Reduce your use of envelopes, stamps, and paperwork. Go paperless and save a tree.

*The online bill pay service is FREE as long as it is actively used. The only time a member is ever charged for this service is if they go two full months without using it. At that time, they will be charged a \$5.00 inactivity fee each month until the service is used again or until the service is cancelled.

Tax Season is Here! You Could Win \$10,000!

TurboTax® makes it easy to complete your taxes and save on TurboTax products.

TurboTax guides you step by step to make sure your taxes are done right and you get your maximum refund, guaranteed. Plus, only TurboTax has one-on-one expert tax advice FREE for everyone, via phone or live chat. And, only TurboTax offers you Total Assurance™—protection to feel 100% confident about your taxes:

- ▶ Maximum refund, guaranteed
- ▶ 100% accurate calculations, guaranteed
- ▶ FREE Audit Support, guaranteed



Start your taxes by using TurboTax and you will be automatically entered into the TurboTax Sweepstakes "Triple My Refund," which will include the following prizes:

- ▶ One Grand Prize Winner – Triple your tax refund (or liability) – up to \$10,000
- ▶ Three First Prize Winners – \$2,500 each
- ▶ 10 additional drawings – \$500 each

To get started, just visit our website:
www.mecuananywhere.com

Important Notice



Annual Meeting Day

Mark your calendars now and plan to attend the Annual Meeting Day scheduled **March 6, 2014**. Come by any branch location between 9 a.m. and 5 p.m. for refreshments and see a Personal Service Representative or Member Specialist to receive a copy of our 2013 Annual Report, giveaways and an entry for door prizes. All door prize entries will be combined for drawing and the winners will be contacted the following day. We look forward to seeing you there!

Nominees Elected by Acclamation

The voting process is normally done by mailed ballots; however, a ballot will not be required for this election because there were sufficient nominees to fill the open positions. Based on the credit union bylaws, the Nominating Committee reviewed and accepted the nominations received by the deadline of November 20, 2013. It is with great appreciation and enthusiasm that the Nominating Committee presents the following nominees to be elected by acclamation:

Board of Directors	Supervisory Committee
Ernie Hopkins	Isaiah Lampkin, Jr.
Dock E. Graves	

Colossal Cash Giveaway Winners at Members Exchange!

Pictured are the monthly winners for October 2013. They are Jazzueline S. Sumler (left) and Jacqueline Sumler Fields (right). Their entry was drawn out of more than 3,100 entries.

The Colossal Cash Giveaway was a referral program that ran statewide at many credit unions from May 1, 2013 through October 31, 2013. The total amount of money to be given away during the campaign was \$50,000. Each month, an entry was drawn from all entries submitted statewide and the winners received \$5,000 (to be split \$2,500 for the referring member and \$2,500 for the new member). There was a \$20,000 Grand Prize drawn on December 4, 2013. All entries were entered in that drawing. This campaign brought 3,166 new credit union members to the participating credit unions statewide.



Jazzueline S. Sumler



Jacqueline Sumler Fields



The Kasasa Fall Festival

On Saturday, November 16th, Members Exchange held its first Fall Festival at the Byram Branch. The event included live music, magic, food, games, face painting, pony rides and a "People's Choice" chili cook-off. Admission was free and open to the public. There was a raffle for a 2013 Kia Soul and the lucky winner was Christopher Kuriger of Ridgeland. Congratulations!



Chris Kuriger, winner of Kasawesome Soul Giveaway. His name was chosen from almost 5,000 entries. He is pictured with Mitzi Tate, President/CEO and Drew Allen, PSR II.



Employee News



Cheryol Cowan – Celebrating 30 Years!

Cheryol Cowan recently celebrated her 30th employment anniversary with

Members Exchange. Throughout the years, Cheryol has contributed to the success of Members Exchange in so many ways. We would like to thank Cheryol for her enduring loyalty and dedication and wish her continued success for many years to come.

Employee Anniversaries

We would like to congratulate the following employees on their recent anniversaries:

Jebba Chease
10 years – Personal Service Representative II

Abigail Philley
1 year – MS Specialist II

Employee Promotion

Heather Dixon was recently promoted to Member Specialist II. Congratulations!



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

January 20 – Martin Luther King, Jr. Day
February 17 – President's Day

Pearl & Byram Holiday Closings
Saturday, January 18
Saturday, February 15

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...