



MECU

Anywhere

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mecuanewhere.com

Love at First Swipe!

Introducing Our New Visa® Credit Cards!

You expect the best, and that's why we offer a variety of credit cards to meet your needs. Whether you carry a balance each month or want to be rewarded for everyday spending, we have a credit card that is right for you. Save money with our low interest rates and no annual fees!

And, if you're paying a higher rate on your existing credit card balances, transfer your balances to one of our Visa® credit cards and enjoy 0.00% APR for the first six billing cycles*!

Rewards Visa®

- ▶ Exchange Rewards pays you back with gifts and travel just for using your credit card!
- ▶ Earn 1 point for every \$1 spent on qualifying purchases*.
- ▶ Choose from cash rewards, gift cards, travel discounts and more. For complete details, visit mecuanewhere.com/rewards.
- ▶ Variable interest rate as low as **12.25% APR***



Platinum Visa®

- ▶ Low ongoing rate to save you money on everything you buy!
- ▶ Variable interest rate as low as **9.25% APR***

For more information about Visa® credit card rates, terms and fees, visit mecuanewhere.com/credit-card.

*APR=Annual Percentage Rate. The rate is variable and is based on the Prime Rate published in the *Wall Street Journal*. The rate is subject to change quarterly. Credit card subject to credit application and approval. Balance Transfer Fee - \$5.00 or 3.00% of the amount of each balance transfer, whichever is greater.

Special Rate Certificates – Limited Time!

We recognize when it comes to Share Certificates, the market is full of choices. We want you to earn more on your money with these two Share Certificate specials.

- ▶ **30-month share certificate – 1.51% APY***
- ▶ **54-month share certificate – 2.02% APY***

Share Certificates are one of the safest investments you can make and funds are

fully insured up to \$250,000 by NCUA. Rest easy knowing the security of your funds are not vulnerable to the economic ups and downs. Lock in today for a guaranteed rate of return!



*Annual Percentage Yield. Minimum \$5,000 opening deposit. Promotion can end at any time. Fees could reduce earnings on the account. A penalty is charged for early withdrawal. Non-renewable.



RATES

DIVIDEND RATES (PERSONAL ACCOUNTS) – 3rd 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	0.01%
Share Draft Checking Account	0.05%
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 2.25%
Up to 60 Months	as low as 3.25%
Up to 72 Months	as low as 4.25%
Used Auto Loans	
Up to 24 Months	as low as 2.25%
Up to 60 Months	as low as 3.25%
Up to 72 Months	as low as 4.25%
Misc. Collateral	as low as 3.25%
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.

Members Exchange Recognized for Advocacy Efforts



Members Exchange has been honored as one of only 14 credit unions in Mississippi that earned an Advocacy Award. This award recognizes credit unions for extraordinary efforts that protect, strengthen and expand credit unions, creating additional opportunities to improve the lives of members that choose credit unions as their financial services partner. We were recognized for this achievement at the Mississippi Credit Union Association Annual Meeting and Convention, recently held in Biloxi, Mississippi.

Mitzy Tate, President/CEO of Members Exchange, said, "I'm humbled that Members Exchange is recognized for continuing to rise above the challenge of enhancing the lives of others through financial success."

Pictured from left to right: Kenneth Allison, MECU Board Chairman, Charles Elliott, MSCUA President/CEO, Oscar Pope, MECU Board Director

Free Financial Counseling – We'll Take You There...

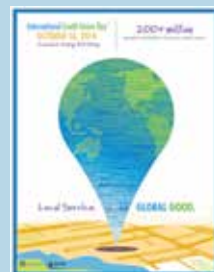
- Have you accumulated an overwhelming amount of debt?**
- Have you recently experienced a financial hardship?**
- Do you struggle to develop a budget that works for you?**
- Do you fear bankruptcy is your only alternative?**
- Are you just starting out and want to make sure you are on a solid financial path?**



If you answered YES to any of these questions, we can help provide the tools you need to gain confidence in your finances. As a member of Members Exchange, you can schedule free financial counseling sessions with one of our certified financial counselors.

Call (601) 922-3350, or contact us online at mecuanywhere.com/financial-counseling to set up an appointment.

International Credit Union Day – October 16, 2014



This year's theme, "Local Service, Global Good," emphasizes credit unions' positive impact in their communities and around the world. ICU Day is celebrated annually on the third Thursday of October and will take place this year on October 16, 2014.

We want to celebrate International Credit Union Day with you, our member, on October 16. Please take the time to stop by a branch office that day for refreshments.

Skip Your Loan Payment this Holiday!

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

In November, December or January you can skip a payment for a minimal charge 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 or visit mecuananywhere.com/skip-payment to complete a skip-a-payment election form*.

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

*Restrictions and limitations apply. For a complete list of terms and conditions, see the skip-a-payment election form.



Important Notices



Account Disclosures

Members Exchange's disclosures are always available to members upon request. Disclosures include the Membership & Account Agreement, Funds Availability Policy, Privacy Policy, Electronic Funds Transfer Agreement & Disclosure, Truth-in-Savings Disclosure and Fee Schedule. If you would like a copy of any disclosure, you may obtain one from our website, mecuananywhere.com, or you may contact us at (601) 922-3350.

Send Money Fast with Pocket2Pocket

P2P allows you to send money to your friends and family from your account instantly! Using your Members Exchange Visa® Debit Card, your recipient can immediately receive funds by debit card, or within 2-3 days via electronic deposit (ACH).

Why Use Pocket2Pocket?

- ▶ *Fast* – Real time. No more waiting for transactions to clear.
- ▶ *Easy Receipt* – Acceptance via mobile device or web-based payment.
- ▶ *Highly Secure* – Trusted user interface and patented scrambled PIN pad technology.
- ▶ *Simple* – No pre-registration required. Save information for future payments and view history by registering.
- ▶ *Economical* – Send transactions up to \$500.00 for only \$1.00 per transaction.

Learn more by visiting mecuananywhere.com/pocket-2-pocket.



Verification of Accounts

In order to comply with audit requirements of the National Credit Union Administration (NCUA) for members' accounts of the Members Exchange Credit Union for the period ending September 30, 2014, our auditors will be distributing statements of accounts to all credit union members. If you do not receive your statement of account, please contact:

Members Exchange Credit Union Auditor
1740 44th Street SW PMB 225
Wyoming, MI 49519

For inquiries regarding your account, please specify the following information:

- ▶ Name
- ▶ Account Number
- ▶ Credit Union
- ▶ Phone Number
- ▶ Address

Fee Changes – Effective January 1, 2015

Operational Fees (Consumer & Business Accounts)

NSF/Overdraft Fee	\$34.00
Returned Item Fee	\$34.00
Credit Card/Check by Phone Returned Item Fee	\$34.00
Merchant Check Collection (merchant fee only)	\$25.00
Member to Member Transfer	\$5.00

Checking Fees (Consumer Accounts)

Members Premium Monthly Service Fee	\$10.95
Members Choice Monthly Service Fee	\$10.95
Members Choice Monthly Service Fee (members over 50)	\$8.95

ATM/Visa Debit Card Fees (Consumer & Business Accounts)

Limit Increase Request Fee (per request)	\$10.00
Annual Fee	\$0.00

Loan Fees (Consumer Accounts)

Skip-a-Payment Fee	\$35.00
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Nominations Now Being Accepted

Members Exchange has three 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 26, 2014. 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 2015.

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.

Staff News

Promotions

Natalia Rogers-Anderson was recently promoted to MSR II.

Chondra Grissom was recently promoted from a part-time MSR I to a full-time MSR I.

Anniversaries

Congratulations to the following staff members on their recent anniversaries.

1 year – **Chondra Grissom** – MSR I
1 year – **Jocelyn Washington** – MSR I
1 year – **Miracle Magee** – MSR I

Welcome

We would like to extend a warm welcome to our newest staff members.

Leah Roark, Vice President of Finance
Arika Moore, part-time MSR I
Tiffany Moore, part-time MSR I



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



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.

2014/2015 Holiday Closings

October 13 – Columbus Day
November 27 – Thanksgiving
December 24 – Christmas Eve –
Closing at 1:00
December 25 – Christmas
January 1 – New Year's
Pearl & Byram Holiday Closings
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



Members Exchange
We'll take you there...