



# MECU Anywhere

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[mecuanywhere.com](http://mecuanywhere.com)

## Home Sweet Home Equity! Save up to \$1,000 in Closing Costs!

As a member of Members Exchange, you are eligible for a helpful Home Equity Line of Credit at a low rate. And that means you will be able to open all kinds of doors – it's like having a universal key to your dreams.

**Use your Home Equity Line of Credit whenever, for whatever!**

- ▶ Debt Consolidation
- ▶ Home Repairs
- ▶ Dream Vacation
- ▶ College Tuition
- ▶ Unexpected Medical Expenses
- ▶ Anything you want!

Save up to \$1,000 in closing costs when you finance a \$25,000 Home Equity Line of Credit with an initial \$10,000 advance!\*

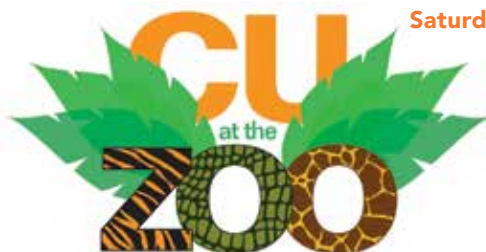
Our Home Equity Lines of Credit put borrowing convenience in your hands and provide you instant access to funds. You can simply write a check for whatever you need, whenever you need it. And with our one-time approval, there's no need to reapply each time you need additional funds. You simply advance on your approved credit line at your convenience. Visit [mecuanywhere.com/HELOC](http://mecuanywhere.com/HELOC) to learn more!

\*For qualified borrowers. Property must be owner-occupied and located in the state of Mississippi. Members Exchange will pay up to \$1,000 in closing costs on the borrower's behalf. Closing costs must be reimbursed back to Members Exchange if the loan is paid off and closed within 24 months of the opening date. Restrictions and limitations apply. Promotion can end at any time without notice. Contact us for further information about fees and terms.

HOME *Sweet* HOME EQUITY  
USE IT **WHENEVER, FOR WHATEVER**



## We Want to CU at the Jackson Zoo!



**Saturday, April 16, 2016 • 9 a.m. – 2 p.m. • Admission is free for the first 2,500 people!**

In honor of Youth Savings Month, the credit unions of Mississippi are partnering together once again to host a fun and free day at the Jackson Zoo on Saturday, April 16, 2016! Stop by between 9 a.m. and 2 p.m. to enjoy free admission (for the first 2,500 people) and a day full of animals, crafts and giveaways! We will also have financial literacy tools available to help teach your children about money at an early age!



# RATES

## DIVIDEND RATES (PERSONAL ACCOUNTS) – 1st Quarter 2016

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%
<b>Kasasa Saver Savings</b>	
Qualifying*† \$0.01 - \$10,000.00 . . . . .	1.00%
Qualifying*† \$10,000.01 or more . . . . .	0.25%
Non-Qualifying . . . . .	0.05%
<b>Vacation / Holiday Clubs</b> . . . . .	0.01%
<b>Share Draft Checking Account</b> . . . . .	0.05%
<b>Kasasa Cash / Kasasa Giving Checking</b>	
Qualifying† \$0.01 - \$10,000.00 . . . . .	3.25%
Qualifying† \$10,000.01 or more . . . . .	0.25%
Non-Qualifying . . . . .	0.05%
<b>Money Market Account</b>	
\$2,500.00 - \$9,999.99 . . . . .	0.35%
\$10,000.00 - \$24,999.99 . . . . .	0.40%
\$25,000.00 - \$49,999.99 . . . . .	0.45%
\$50,000.00 or more . . . . .	0.50%
<b>IRA</b>	
\$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%
<b>Share Certificate Rates.</b> . . . .	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

Unsecured	APR
Up to 24 Months . . . . .	as low as 10.99%
<b>New Auto Loans</b>	
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%
<b>Used Auto Loans</b>	
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%
<b>Misc. Collateral</b> . . . . .	as low as 3.25%
<b>Certificate Secured.</b> . . . .	3% above share certificate rate
<b>Home Equity LOC</b> . . . . .	Visit our website for current rate
<b>Credit Cards</b>	
Platinum . . . . .	as low as 9.50%
Rewards . . . . .	as low as 12.50%

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 0.10%. For qualified borrowers. Floors are in place for matching rates; however, terms and conditions apply.

## Community Page



### The Great Payoff Grand Prize Winner!

Members that financed their auto, boat, RV or motorcycle from July 2015 through December 2015 were entered into the Great Payoff drawing to have us pay off their loan, up to \$15,000!

Congratulations to our Great Payoff Grand Prize winner, **Greg Cox!**

Financing with Members Exchange really does pay off!



Congratulations, **Debbie Dillon**, for being recognized for your service in the Byram community.

Members Exchange partnered with the Mississippi Organ Recovery Agency (MORA) to promote the importance of organ, eye and tissue donation. During the second week of February, all branches hosted a "Show Me Your Heart Day," allowing members and staff the opportunity to register as donors. To learn more about becoming an organ and tissue donor, please visit [www.msora.org](http://www.msora.org).



Byram Branch



Marketridge Branch



Pearl Branch



Congratulations to our Marketridge branch for being chosen "Branch of the Quarter" by our membership!



Congratulations to **Melody Barnett**, our Valentine's Day Prize Pack winner! Just in time for Valentine's Day, she won a prize pack valued at \$200, consisting of one dozen red roses, a box of Godiva® chocolates and a \$100 gift certificate.

# April is Youth Savings Month!



Visit Members Exchange during the month of April 2016 and help us celebrate National Credit Union Youth Month™. Our month-long youth celebration is focused on the theme of "Credit Union Strong."

As a not-for-profit financial cooperative, our core values include member education and social responsibility. We care about the community where we live and work, and the people in it. We look forward to watching the next generation grow and make it even better.

Throughout the entire month of April, when anyone under the age of 18 opens an account or makes a deposit, we have a special gift for them! So encourage your favorite youth to get "Credit Union Strong" and pump up their savings with us this April!

## Skip a Loan Payment This Summer!

Planning an amazing summer trip or wanting to buy new summer gear? Like we say, we'll take you there! During the months of May, June and July, we are offering our members the opportunity to skip a loan payment! Whether you use the extra money for vacation or back-to-school supplies, the choice is yours. To take advantage of this offer, stop by one of our branches or visit us online at [mecuananywhere.com/skip-payment](http://mecuananywhere.com/skip-payment) and complete a skip-a-payment election form. Take a vacation from your loan payment this summer and put some extra cash in your pocket!



Restrictions and limitations apply. A \$35 minimal charge applies for each skipped loan. For a complete list of terms and conditions, see the skip-a-payment election form.



## Love Your Savings.

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

Members Exchange Credit Union is excited to offer you exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1.4 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- ▶ Receive a 10% discount (business members a 15% discount) on select regularly priced Sprint® monthly data

service. Plus, waived activation fee on new lines and upgrade fees (\$36 savings each)

- ▶ Get safety and security of roadside assistance and more for less than \$1 per week\* with CU Road Pal.
- ▶ Save up to \$15 on TurboTax® Federal tax products
- ▶ Save on services for your home from ADT, DIRECTV, Allied, and more
- ▶ Earn cash back when you shop at over 1,500 online retailers with Love to Shop

The more offers you take advantage of, the more you save. Start saving today at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).

\*Based on individual roadside assistance plan.

## Important Notices



### Beneficiary Designation

We recommend that you review your beneficiary designation on a regular basis to help ensure there is no debate over who will inherit your assets that you maintain with Members Exchange. Please contact us, and we will be glad to assist you.

## Members Exchange Offers 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 credit cards and enjoy **0.00% APR** for the first six billing cycles\*!

### Platinum Visa®

- ▶ Low ongoing rate to save you money on everything you buy!
- ▶ Variable interest rate as low as **9.50% APR\***

### Rewards Visa®

- ▶ Earn 1 point for every \$1 spent on qualifying purchases\*
- ▶ Choose from cash rewards, gift cards, travel discounts and more!
- ▶ Variable interest rate as low as **12.50% APR\***

For more information about rates, terms and fees, visit [mecuananywhere.com/credit-card](http://mecuananywhere.com/credit-card).

\*For complete details about rewards eligibility, accumulation and redemption, please visit [mecuananywhere.com/rewards](http://mecuananywhere.com/rewards).

\*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.



# ID Theft – Don't Become a Victim!

ID theft continues to be one of the most damaging types of fraud. A 2015 Javelin Strategy & Research report found that 12.7 million Americans were victimized by identity theft in the past year, translating into a total of \$16 billion in losses.

While older adults are not the exclusive targets of ID theft, they can be especially susceptible to victimization, and the impact can be devastating. Identity thieves use the information to open new accounts, misuse checking or saving accounts, rent housing, obtain medical care or employment or obtain government records such as tax returns. Some thieves even use stolen identities when being charged with crimes.

## The FTC offers these tips to protect yourself and elderly relatives:

- ▶ Don't give out personal information on the phone, through the mail or over the Internet unless you've initiated the contact, can identify whom you're dealing with and know how your information will be used and secured.
- ▶ Guard your mail and trash from theft. Deposit outgoing mail in post office

collection boxes or at your local post office, instead of in an unsecured mailbox. Remove mail from your mailbox promptly.

- ▶ Tear or shred your charge receipts, copies of credit applications or offers, insurance forms, physician statements, check and bank statements and expired charge cards.
  - ▶ Do not carry your Social Security card in your wallet. Rather, keep it in a secure place and give your SSN only when absolutely necessary.
  - ▶ If your Medicare card has your SSN listed on it, make a photocopy of the card and use a permanent marker to black out the first five digits of your SSN only on the photocopy. Carry the photocopy of the card with you and keep your Medicare card in a secure place.
  - ▶ Limit the identification information and the number of credit and debit cards that you carry.
  - ▶ Keep your purse or wallet in a safe place at work and at home.
  - ▶ Monitor and review your credit report annually.
- For more identity theft prevention tips, call or stop by Members Exchange today. And if you ever become a victim of identity theft, remember that we're here to help.

# Staff News

## Anniversaries

June – **Pennie Williams** (20 years)  
**Jamesia Crews** (1 year)  
**Lakeita Tate** (1 year)

## New Employees

**Osha Campbell** – Member Specialist I  
**Angela Harris** – AVP/Marketing  
**Lisa Jenkins** – Personal Service Representative II  
**Sydney Kemper** – Member Specialist I  
**Jennifer Langston** – Personal Service Representative II



### 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](http://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](http://co-opsharedbranch.org) or call 1-888-SITE-CO-OP.



Connect with us! @MECUanywhere



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.

## 2016 Holiday Closings

May 30 – Memorial Day  
July 4 – Independence Day

**Pearl & Byram Saturday Closings**  
May 28  
July 2

## 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.  
Vice Chair – Robert Clark  
Member – Laurie Barnes, DDS



**Members Exchange**  
We'll take you there...



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