



MECU Anywhere

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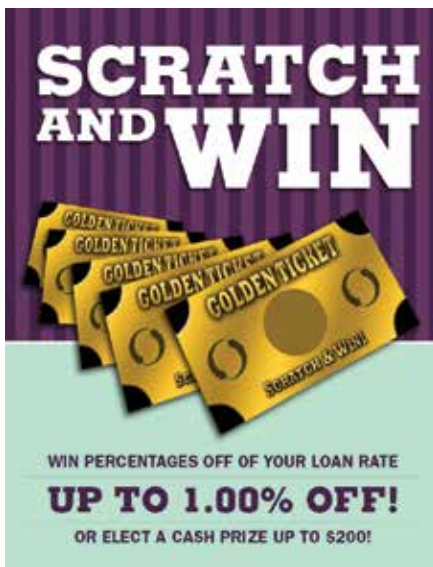
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mecuanywhere.com

Scratch And Win Up to \$200 or 1.00% Off Your Loan Rate!



Finance your auto or recreational vehicle with Members Exchange and receive a Scratch And Win card that could be worth up to \$200!* Scratch And 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 autos and recreational loans financed or refinanced from another financial institution. Loans that are currently financed with Members Exchange are not eligible. Loan rates are based on the borrower's creditworthiness. Minimum financed amount must be \$10,000 or higher to receive percentage off or cash prize. The promotion will run from March 13 – May 31, 2017. Promotion can be modified or canceled at any time. Restrictions and limitations may apply.



We Want to CU at the Jackson Zoo!

Saturday, April 15, 2017 • 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 15, 2017! Stop by between 9 a.m. – 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 2017

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	0.35%
\$10,000.00 - \$24,999.99	0.40%
\$25,000.00 - \$49,999.99	0.45%
\$50,000.00 or more	0.50%
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
Credit Cards	
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



Members Exchange celebrated reaching \$100 million in assets and thanked our wonderful members with 100 Days of Giveaways from September 12 through December 20, 2016.

We gave away over \$3,000 worth of prizes and cash! Every Friday, a member was chosen at random to win \$100. Anyone who opened a new service during the 100 days was entered into a drawing to win \$1,000!



Batson Coin Drive

During the month of February, we hosted a coin drive for Batson Children's Hospital. Members were asked to sign up as Miracle Workers and collect spare change for the children at Batson. Donations were collected and given to the hospital during their RadioThon on March 2. Thanks to the Miracle Workers for helping Members Exchange raise \$2,500 for the children at Batson!



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

WE'LL BEAT ANY CD RATE IN TOWN, JUST ASK US HOW!

Did you know, we will match other financial institutions' share certificate (certificate of deposit) rates! Share Certificates are a safe financial investment if you are looking for higher interest rates without the risky investment of stocks or bonds. Visit mecuanywhere.com/rates for current rates.

*Terms and conditions apply. If a member finds a better rate from another local financial institution, not only will we match that rate, we'll even add an additional .10%! We match all terms, rates and required opening deposits. Matched rates will not automatically renew.

April Is Youth Savings Month!

Visit Members Exchange during the month of April and help us celebrate National Credit Union Youth Month. Our month-long youth celebration is focused on the theme "Give a Hoot About Saving!"

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 18 or under opens an account or makes a deposit, they will be entered to win a prize package valued at \$100! So encourage your favorite youth to open a Youth Savings Account and "Give a Hoot About Saving."



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.

New Features for Online Banking Coming Soon!



To better serve our members, we are currently updating our online banking portal. This should streamline the process for members to access their accounts online, make transfers, view statements, pay bills and much more! The release date and more information will be posted on our website as it develops. Visit mecuanywhere.com to stay informed.

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 mecuanywhere.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.

skip-a-pay
THE EASY, BREEZY WAY



Five Reasons to Consider a Home Equity Line of Credit

If you have big expenses coming your way, a Home Equity Line of Credit (or HELOC) is a flexible, affordable solution. Once you're approved for your Home Equity Line of Credit, you can use it as you need it. You will have access to a flexible line of credit ready and waiting, whenever you decide the timing is right. An added bonus: unlike credit card debt, the interest on your HELOC is tax deductible.*

1. Debt Consolidation – Carrying around high interest debt? A HELOC may provide a lower interest rate, saving you money and improving your credit score at the same time.

2. Home Repairs – Investing in your home is typically a good investment, especially when focusing on the kitchen or bathroom. A HELOC provides access to money without a commitment to a certain amount. While you may start out just wanting to put up a new backsplash, you could also utilize your line of credit in case of an emergency, like your air conditioner faltering.

3. Education – Have a child heading off to college, or plan to further your own education? Once your line of credit is open, you can withdraw to pay for any expenses you may find yourself responsible for.

4. Vacation – Many people use their HELOC to celebrate a special anniversary or birthday by traveling to a place they would otherwise never be able to afford.

5. Unexpected Medical Expenses – This is a category we wish HELOCs never had to be used for, but unfortunately it's a very common reason. If your health falters unexpectedly, a HELOC can provide a cushion to help pay medical bills and living expenses until you are back on your feet and healthy.

*Annual Percentage Rate (APR) is variable and may change quarterly. APR will be based on the Prime rate as published in The Wall Street Journal and may vary according to combined loan to value and borrowers' credit score. Interest rate reductions vary depending on the borrowers' credit score. Your APR will never be less than 4.00% or exceed 21.00% or the maximum allowed by law. Property insurance is required at the member's expense. Tax-deductible interest may vary based on your financial situation; consult your tax advisor. Property must be owner occupied and the property must be located in the state of Mississippi. Restrictions and limitations apply, call for details.



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.



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.

Staff News

Anniversaries

May – **Mitzi Tate** (35 years)

New Employees

Chelsea Mason

Yazmine McNair

Nikita Thompson

Employee Promotions

Pennie Williams promoted to
Member Specialist Supervisor

Drew Allen promoted to
Senior Personal Service Representative

Deidre Clinton promoted to
Senior Personal Service Representative

Jebba Chease promoted to
Senior Personal Service Representative

Carla Simmons promoted to
Senior Personal Service Representative

Jocelyn Washington promoted to
Senior Member Specialist

Natalia Rogers-Anderson promoted to
Senior Member Specialist

2017 Holiday Closings

May 29 – Memorial Day

July 4 – Independence Day

Pearl & Byram Saturday Closings

May 27

July 1

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.