



MECU Anywhere

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mecuanywhere.com

Financing your car, boat, RV or motorcycle with us could really pay off! Literally!

From now until December 30, 2015, anyone who finances or refinances* a car, boat, RV or motorcycle at Members Exchange will be entered into a drawing to have their loan paid off, **up to \$15,000!**

It gets even better!

Each month leading up to our "Great Payoff," we will randomly select one lucky member and pay their loan payment for that month, **up to \$500!**



If you win the monthly payoff, don't worry; you'll still be eligible for The Great Payoff grand prize.

We'll draw a winner on December 31, 2015, and one lucky winner will end 2015 with up to \$15,000 of their car, boat, RV or motorcycle loan PAID OFF! Visit mecuanywhere.com/GreatPayoff to learn more!

*Restrictions and limitations may apply. Loans that are currently financed with Members Exchange Credit Union are not eligible.

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 mecuanywhere.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.





RATES

DIVIDEND RATES (PERSONAL ACCOUNTS) – 3rd Quarter 2015

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

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.

Community Page



David Broadaway and Karen Root give advice to small business owners at SBA's "Meet the Lenders" workshop.



Members Exchange staff and members helped stock the Stewpot food bank over the summer!



Members Exchange staff walked together at the Byram Swinging Bridge Festival 5K.

Love My Credit Union Rewards – 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 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 receive 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 the safety and security of roadside assistance and more for less than \$1 per week* with Credit Union Auto Club.
- ▶ 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.

*Based on individual roadside assistance plan.

International Credit Union Day Celebrates People Helping People



On October 15, 2015, credit unions around the world will celebrate International Credit Union Day (ICU Day).

Since 1948, on the third Thursday of every October, credit unions have celebrated a simple but radical idea – that by working together, people can improve their financial well-being. “People helping people,” this year’s ICU Day theme, is the foundational philosophy of the credit union movement, going back to the very beginning.

In 1850s Germany, a group of weary workers formed the world’s first credit union. Suffering through an economic downturn and tired of loan sharks exploiting them, they banded together to provide affordable credit to each other. Not-for-profit and governed by and for the people who created them, credit unions not only gave working-class people a way to break a cycle of debt that had bled them of any financial gains. It showed them, for the first time, a path to prosperity.

As not-for-profit financial cooperatives, credit unions are governed by their members – one member, one vote. In many countries, credit unions offer people their first true taste of democracy. At its most basic level, a credit union is people pooling their money to provide each other with affordable loans – a credit union is literally people helping people. This is why we celebrate ICU Day at Members Exchange. This simple idea empowers people, wherever they are in the world or life, to take control of their own financial future.

Stop by any of our branch locations for refreshments on October 15 to join us in celebrating International Credit Union Day!

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 25, 2015. 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 2016.

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.

Important Notices



Fee Changes (Effective January 1, 2016)

Operational Fees (Consumer & Business Accounts)

- ▶ Money Orders \$5.00 (Free for Relationship Pricing Members)
- ▶ Prepaid Debit Card \$5.00 (\$2.00 for Relationship Pricing Members)
- ▶ Wire Transfers – International (incoming and outgoing) \$50.00
- ▶ Corporate check rush stop payment (request received within 15 days) \$30.00
- ▶ Third Party Deposited Returned Item NSF \$15.00
- ▶ Research Fee (per hour) \$30.00

MECU Anywhere (Internet Account Access Fees)

- ▶ PIN Reset (in excess of two) \$0

Get Your Tax Refund Faster with Direct Deposit!

Want your tax refund sooner than later? Ask your tax preparer to direct deposit it into your Members Exchange account this year! It’s easy; just provide the following information with your request:

- ▶ **Members Exchange Routing Number:** 265377484
- ▶ **Account Number:** List your checking or savings account number. Please note this number **MUST be 13 digits**. If you’re not sure about your correct number, please contact us.

Double check to make sure your information is correct, so that your refund will post promptly. Failure to provide the correct information may result in your ACH being returned to the IRS and research fees being assessed to your account.

New Name, Same Great Product:
Our “Free Checking” account has a new name: “Simply Checking.”

Has Your Address Changed?

The holidays are almost in full swing, so before life gets even busier, we wanted to take a moment to remind you to update your mailing address!

All change of address requests must be made in writing.

You can stop by any branch office or complete our change of address form at mecuanywhere.com/change-address. You can return the completed, signed, notarized form to mobile@memexcu.com or fax it to: (601) 923-2511.

When we do not have your current address on file, you may experience these inconveniences:

▶ **Your account will incur a \$10.00 monthly "bad address" fee.** We hate issuing fees and want to help you avoid them. This fee reimburses the credit union for the cost of paper, printing, postage and labor.

▶ **You may not have access to your account.** We know this is inconvenient, which is why we want to help you avoid this happening to you. When we receive returned mail, a red flag goes up. With identity theft being so rampant, we want to protect our members from being victimized in any way we can.

▶ **We will not be able to send you important notifications.** Whether it's your new debit card or your monthly statement, if we don't have your correct address, we won't be able to send them to you.

Did you know? Even if you "forward" your mail to your new address when you move, the post office cannot forward mail from Members Exchange Credit Union. It will be returned, so it's very important to make sure your address is current at the credit union.



Staff News

Promotion

[Robin Ferguson](#) has been promoted to a full-time *Member Specialist I*.

New Employee

[Tia Garland](#) has been hired as a part-time *Member Specialist I*.



2015/2016 Holiday Closings

October 12 – Columbus Day
November 26 – Thanksgiving
December 24 – Christmas Eve –
Closing at 12:00 pm

December 25 – Christmas
January 1 – New Year's Day

Pearl and Byram Saturday Closings

October 10
November 28
December 26
January 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



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.



Members Exchange
We'll take you there...



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