



MECU Anywhere

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mecuananywhere.com

'Tis the season of giving, and we are giving away \$2,500 in cash during the 100 Days of Giveaways!



Thank you to our members for helping us reach the milestone of \$100 million in assets! In celebration, we would like to give back to our members with 100 days of giveaways! That's right, there will be 14 weeks of giveaways for our members to win cash, gift cards, T-shirts, YETI® cups and other prizes.

\$100 Fridays: Every Friday during the 100 days, we will be giving away \$100 to one lucky member chosen at random.

Weekly Prizes: Every Monday–Thursday, we'll be giving away fun prizes for members who visit with us. Prizes will be a surprise and distributed randomly. So come see us to find out what we have up our sleeves.

\$1,000 Cash Grand Prize: One lucky member will win the grand prize of \$1,000 cash! You can be a current or new member and open one of the qualifying services during the 100 Days of Giveaways promotion. Winner will be announced on December 22.

Qualifying Services:

- | | |
|-------------------------------------|---------------------------|
| New Member or Youth Account | Checking Accounts |
| Credit Card | NewGen Prepaid Debit Card |
| Loans (Auto, Recreational or HELOC) | IRAs |

*Qualifying loans include auto, recreational and home equity line of credit loans. To win any of the cash prizes, a member's account must be in good standing and be active within the last 90 days. To qualify for the \$1,000 cash grand prize, a member must open one of the qualifying services within the 100 days promotion. Current members are eligible for the grand prize if they open a new service that they currently do not have. One (1) entry per new qualifying service.

Skip Your Loan Payment this Holiday!

Could you use some extra dough for the holiday season? We are offering the opportunity to skip your loan payment during the months of November, December or January.

During these months 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 or 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.*

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





RATES

DIVIDEND RATES (PERSONAL ACCOUNTS) – 3rd 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%
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

Unsecured	APR	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 volunteered at the Byram Swinging Bridge Festival and walked in the 5K.



Pearl Branch “Backs the Blue” by wearing blue as a community-wide initiative to support local law enforcement.



Congratulations to our Member Service Center for being chosen “Branch of the Quarter” by our members!

Members Exchange accepts the #LACUStrong Challenge from the Louisiana Credit Union Foundation. Our team members made a video doing 20 exercise reps in support of the 20 credit union branches that suffered damages from the flooding, as well as donated \$1,000 to the cause.



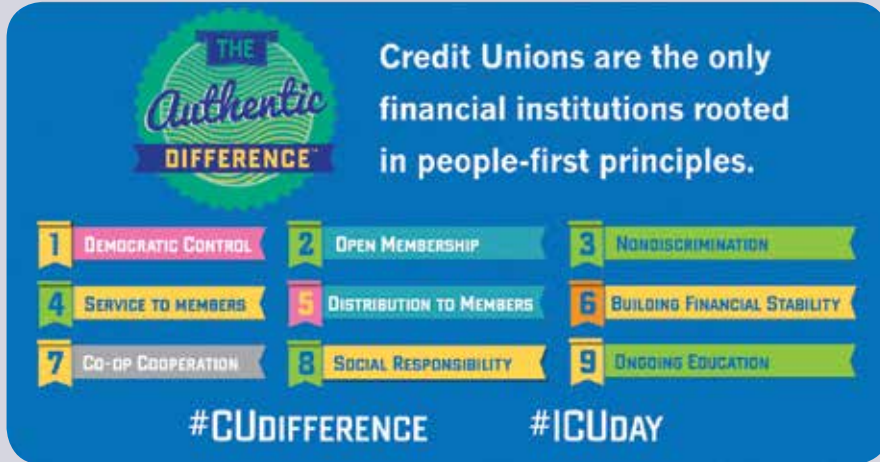
International Credit Union Day Celebrates the Authentic Difference

On October 20, 2016, 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.

Stop by any of our branch locations for refreshments on October 20 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**
- ▶ **Why you would like to serve as a volunteer on the Members Exchange Board of Directors or Supervisory Committee (five sentences or less)**

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 **Tuesday, November 15, 2016**. 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 2017.

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 those who serve for their dedication to the success of Members Exchange.

Important Notices



Fee Changes (Effective January 1, 2017)

Operational Fees

- ▶ Notary Fee (non-members only – free for members) \$5.00

Individual Retirement Account Fees

- ▶ Annual Fee \$15.00
- ▶ Withdrawal Fee (in excess of four per year) \$35.00

ATM/Visa® Debit Card Fees

- ▶ Card Replacement \$15.00

Get Your Tax Refund Faster with Direct Deposit!

Want your tax refund sooner rather 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.



GreenPath Financial Wellness

Members Exchange has partnered with GreenPath™ Financial Wellness to offer a free financial counseling and education program for our members. GreenPath is a nonprofit organization that has been assisting members with financial services for over 50 years.

GreenPath Services:

- ▶ Personal and family budgeting
- ▶ Understanding your credit report and how to improve your score
- ▶ Money management
- ▶ Debt repayment (fees may apply)
- ▶ Avoiding bankruptcy, foreclosure and repossession

GreenPath Resources:

- ▶ Create a personalized spending plan with BudgetSmart.
- ▶ Access to educational resources like CheckRight and Learning Lab.
- ▶ Read financial articles, use calculators and view webinars and videos with GreenPath University.
- ▶ Receive helpful tips and advice from GreenPath's newsletter and blog.

Visit: greenpath.com/members-exchange for more information.

Contact GreenPath toll free: (877) 337-3399

Mon – Thurs 7 a.m. – 9 p.m.

Fri 7 a.m. – 6 p.m.

Sat 8 a.m. – 5 p.m. (CST)



GET YOUR FINANCIAL DUCKS IN A ROW

Receive free, confidential advice from a trusted partner. Call today!

877-337-3399
greenpath.com/members-exchange



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

November – [Mary Washington](#)
(15 years)

December – [Sydney Kemper](#)
(1 year)



2016/2017 Holiday Closings

October 10 – Columbus Day
November 24 – Thanksgiving
December 26 – Christmas
January 2 – New Year's

Pearl & Byram Saturday Closings
October 8
November 26
December 24
December 31

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...