



MECU Anywhere

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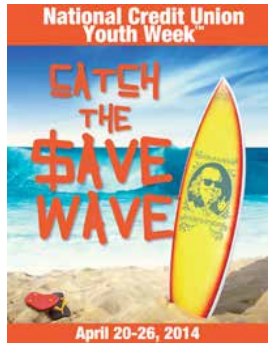
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www.mecuan anywhere.com



National Credit Union Youth Week – April 20 - 26

Be sure to visit one of our branches during the week of April 20th to celebrate National Credit Union Youth Week. Special gifts available to youth opening a new account that week!

Skip Your Loan Payment This Summer!

Members Exchange would like to offer you the opportunity to skip your loan payment this summer. In May, June or July you can skip a payment for a minimal charge of \$30.00 per loan. You can use the extra money to take a vacation or pay for back-to-school expenses – the choice is yours! To take advantage of this offer, just stop by one of our three locations to complete a skip-a-payment election form. For your convenience, you can access the election form online at www.mecuan anywhere.com. With the help of Members Exchange, you can take a vacation from your loan payments this summer and put some extra cash back in your pocket!

*In order to participate, the loan must be current and the account must be in good standing. Members who have received an extension or loan modification within the last 12 months are unable to participate. Members must have made a loan payment since inception date. This offer does not apply to mortgage or home equity loans, to line of credit loans that are currently over the limit, or to loans that are currently being paid by credit life/disability insurance. The offer applies to members in certain credit categories only.

If you enjoy traveling or the great outdoors, Members Exchange may be able to help you get that recreational vehicle you've been dreaming of! We offer financing on Boats, ATVs, Jet Skis, Motorcycles, Travel Trailers, Motor Homes and more. With rates as low as 2.99% APR,* why finance anywhere else? You can also refinance with us and possibly save hundreds, maybe even thousands, of dollars and put your saved cash to good use elsewhere. Call or visit us online at www.mecuan anywhere.com.

*APR = Annual Percentage Rate. For qualifying borrowers. Restrictions and limitations apply. Call for details.





RATES

DIVIDEND RATES (PERSONAL ACCOUNTS) – 1st 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*† \$10,001.00 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† \$10,001.00 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 1.99%
Up to 60 Months	as low as 2.99%
Up to 72 Months	as low as 3.99%
Used Auto Loans	
Up to 24 Months	as low as 1.99%
Up to 60 Months	as low as 2.99%
Up to 72 Months	as low as 3.99%
Misc. Collateral	as low as 2.99%
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 8 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.

Business Accounts

Members Exchange offers a variety of products and services to help your small business succeed. Enjoy the convenience of our many services such as mobile banking giving you access to your accounts even when you're on the go! We offer:

- ▶ FREE Business Debit Card
- ▶ FREE Online Banking
- ▶ FREE Mobile Banking
- ▶ FREE Audio Banking
- ▶ FREE e-Statements
- ▶ FREE e-Alerts

When you are ready to open a business account, please visit www.mecuananywhere.com to find a complete listing of required opening documents according to business type as well as the rates and fees associated with business accounts.

All business accounts must be opened in person and all account signers must be present at account opening.

If you have any questions regarding our business accounts, please contact us at (601) 922-3350.

Talk About Savings! The Sprint Credit Union Member Discount

Let us introduce you to valuable savings on monthly wireless bills – plus waived activation and upgrade fees. It's all possible thanks to Members Exchange, Invest in America and Sprint's Credit Union Member Discount program.

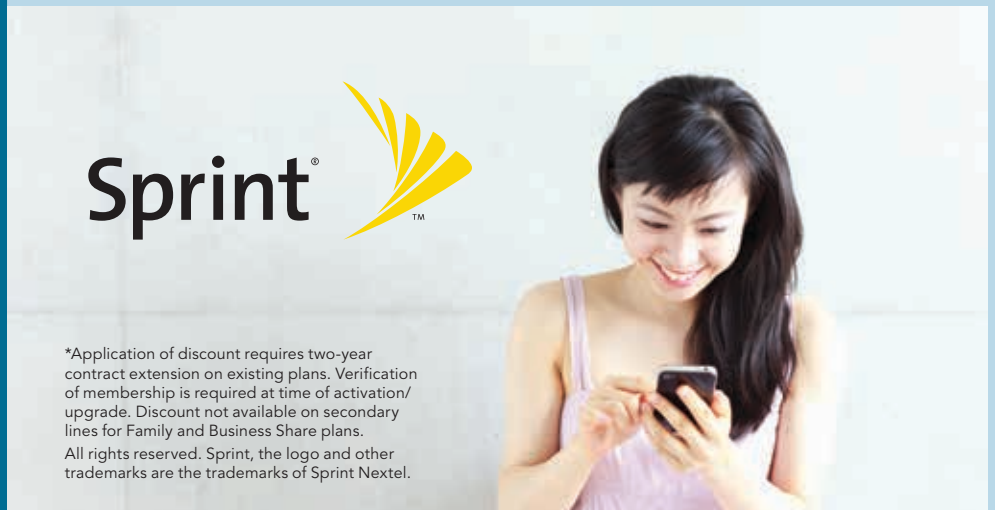
Ways you can save:

- ▶ 10% off* select personal Sprint plans
- ▶ 15% off* select business Sprint plans
- ▶ Waived activation fee on new activations
- ▶ Waived upgrade fee
- ▶ Available to new and existing Sprint customers

Three Ways to Get Your Discount:

- ▶ Call 877.SAVE.4CU (877) 728-3428 and tell them you're a credit union member. Ask to be a part of the NACUC_ZZM Corporate ID to save
- ▶ Click LoveMyCreditUnion.org/Sprint
- ▶ Visit your nearest Sprint store

Start saving with Sprint today!



*Application of discount requires two-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount not available on secondary lines for Family and Business Share plans.

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Target Breach – Keeping Your Card Safe

A breach of credit and debit card data at discount retailer Target may have affected as many as 40 million shoppers who went to the store in the three weeks after Thanksgiving. The thieves reportedly gained access to data on the magnetic strips of shoppers' cards, potentially allowing them to produce counterfeit versions.

Attorney General Jim Hood is warning consumers that Mississippi has recently experienced a multitude of automated phishing attempts targeting credit unions and their clients. The fraud is mostly being perpetrated by text messages touting a fake "Credit Union 24 Hour Alert" that "your card has been suspended" and then directing the receiver to call a certain number.

Investigators have traced some of the phone numbers provided to locations outside the United States.

"These illegitimate calls are designed to retrieve your personal information and perhaps steal your identity or money," said Attorney General Hood. "We have worked with the phone companies to terminate and shut down many of these numbers, but it is very difficult for us to track these individuals or retrieve money or information once it has been sent because most of these calls originate overseas. Education and awareness are a consumer's best defense."

This type of fraudulent activity, often referred to as "phishing," randomly targets people with the hope that someone will "take the bait." Consumers should be wary of any request made for their bank account or personal information, particularly when made by way of cell phone calls, text messages and email.

Attorney General Hood reminds that financial institutions will never ask for personal or account information or solicit account information such as your PIN or other sensitive info. Anyone receiving a suspicious phone call or email should never give out any personal or account information. In an effort to protect customer information, financial institutions take certain protective actions, including the closing and reissuing of debit and credit cards when the bank has reason to believe a customer's account has been compromised or has the potential of being compromised.

Anyone who has provided information to such con-artists should immediately contact their bank or credit union. The calls may also be reported to the Public Service Commission, the Federal Communications Commission and the Mississippi Attorney General's Office (1-800-281-4418).



**DON'T LET SCHOOL START
WITHOUT THE FUNDS YOU NEED**

When scholarships, federal loans,
and financial aid don't cover all your
expenses, the Smart Option Student
Loan® can make up the rest.

Important Notice



Has Your Address Changed?

All members are responsible for maintaining a correct mailing address with Members Exchange. Failure to do so may result in the following:

- You will not be able to receive important notifications from the credit union.
- Your account will be assessed a monthly fee if we receive undeliverable mail from the post office.
- Your ATM and/or debit card will be restricted until your account is updated with a valid address.

Pay for College the Smart Way.

The Members Exchange Smart Option Student Loan® by Sallie Mae® is an ideal solution to help bridge that gap between scholarships and federal loans and the cost of education expenses. The loan offers simple repayment options and allows students to borrow up to 100 percent of school certified education costs (minimum \$1,000). It offers competitive interest rates and there are no origination or disbursement fees for students attending degree-granting institutions. Plus, applying with a creditworthy cosigner may lower the interest rate – and gives a better chance of approval. Members Exchange, Sallie Mae® and you. Together, we can do this.

Visit www.mecuanywhere.com to learn more and apply today!

SALLIE MAE RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS, SERVICES AND BENEFITS AT ANY TIME WITHOUT NOTICE. CHECK THE SALLIE MAE WEBSITE (www.salliemae.com) TO OBTAIN THE MOST UP-TO-DATE PRODUCT INFORMATION. Sallie Mae Smart Option Student Loans are made by Sallie Mae Bank® or a lender partner.

It's Here! Our Newly Redesigned Website!

Members Exchange is pleased to announce the release of our newly redesigned website. It has a fresh new look and user-friendly navigation, updated with the latest information about all of our products and services. You will be able to find what you are looking for by using the new Search Tool and keep up-to-date with the News and Announcement section.

We hope that you will enjoy browsing our new site, finding more options and information each time you visit.



Mitzi Tate, President & CEO, Karen Root, SVP, and Susan Boshart, SVP, of Members Exchange Credit Union present Chief Jimmy Houston, Lieutenant John Neal and Sergeant Tony Willridge of the Ridgeland Police Department with a check for the purchase of bullet-proof vests.



Members Exchange was a sponsor of the recent Dixie National Rodeo, the largest rodeo east of the Mississippi River. As a part of the sponsorship, Members Exchange participated in the Dixie National Rodeo Parade held on Saturday, February 8th in Downtown Jackson.

Staff News

Staff Promotion!

Ashley Lechner, a valued employee since 2012, was recently promoted to Member Specialist II. Congratulations!

Staff Anniversaries

We would like to congratulate the following employees on their recent anniversaries:

15 Years

Debbie Dillon
– AVP / Branch Manager
Susan Boshart
– Senior Vice President

10 Years

Deidre Clinton
– Personal Service Representative II
Kim Godziszewski
– Personal Service Representative II

1 Year

Lisa Gaspard
– Personal Service Representative II
Jessica Dixon
– Personal Service Representative II
Kim Keen
– AVP / Branch Manager
Carla Simmons
– Personal Service Representative II
Shari Wilson
– Personal Service Representative II
Drew Allen
– 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

www.mecuananywhere.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.



2014 Holiday Closings

May 26 – Memorial Day
July 4 – Independence Day

Pearl & Byram Holiday Closings

Saturday, May 24
Saturday, July 5

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



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...