

MISSOURI ELECTRIC COOPERATIVES
EMPLOYEES' CREDIT UNION



Savings

Savings Accounts

Upon opening a high yield savings account at MECE Credit Union, you will become a member/owner which provides you the opportunity to use **all** the benefits and services offered.

Christmas Club & Vacation Club Accounts

Earn higher dividends while you save for holiday or vacation expenses.

Certificates of Deposit

Invest funds at higher dividend rates for a specified term. At maturity, the funds may be rolled over (*reinvested*), transferred to another account, or withdrawn for your use. Terms are available from 3 to 60 months.

Individual Retirement Accounts

IRAs are accounts designed to help you save for retirement or education needs and most include a tax advantage. A variety of options and terms are available and there are no maintenance fees so every dollar will earn dividends.

Our lineup of IRAs include:

- Traditional IRA (Share or CD)*
- Roth IRA (Share or CD)*
- Educational (Share or CD)*

Checking

No Service Fees

At MECE Credit Union, we believe you should not have to pay for the privilege of using your money.

- No monthly service charge
- No per check charge
- No minimum balance charge

Convenience

We believe in giving you more to make your busy life easier.

- Free overdraft protection from your share account.
- Free checks available from selected styles
- Free ATM/Debit card

Great Dividend Rates

Your checking account earns a great dividend calculated on your average daily balance and is credited to your account monthly. No minimum balance required.

Easy Access

We believe you should be able to access your account anytime and anywhere.

- 24-Hour account access by phone or Internet.



Loans

Home Loans

- Variable Rate
- Fixed Rate
- Home Equity
- Construction
- Second Home/Investment

Personal Loans

- Short Term
- Line of Credit
- Overdraft Protection
- Platinum

Student Loans

- Partner with MOHELA

Collateral Loans

- Auto
- Motorcycle
- Boat
- ATV
- Camper
- Farm Equipment
- Trailer
- RV
- Savings/CD Secured

VISA Credit Card

Our Visa Classic and Visa Platinum cards give you purchasing power that is convenient, reliable and can be used around the corner or around the world.



*Simplify your life with
MECE Credit Union services!*

FREE Internet On-line Access
www.mececu.com

FREE Voice Response System
By phone 1-888-394-5543

FREE Bill Pay

FREE E-Statements
(Your statements sent to you via secure e-mail.)

FREE Payroll Deduction
Direct Deposit

FREE ACH Transfers
(Electronic)

FREE Search & Sell
(Internet Classifieds)

**Credit Union Representative
Available at Every Cooperative**

Wire Transfers

The Bright Choice

- **Ownership**
- **Outstanding Member Service**
- **Convenience**
- **Security**

Eligibility

Any employee of a Missouri rural electric cooperative and their immediate family are eligible to become members of the Missouri Electric Cooperatives Employees' Credit Union.

Immediate family consists of mother, father, brothers, sisters, spouse, children, grandparents, and grandchildren. The immediate family of a spouse of a Missouri rural electric cooperative employee may also join the credit union.



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