

UPDATE

Your MECE Credit Union
Newsletter

Spring 2005

Phone:
Main: (573) 634-2595
Direct: (573) 659-3407

Randy Marks
President
(573) 659-3406

Gary Bruemmer
Accountant
Ext. 3460

MEMBER SERVICES
Pam Oxley
Office Coordinator
Ext. 3464

Ray Smith
Communications Coord.
Ext. 3468

Mike Stumbaugh
Memb. Serv. Rep.
Ext. 3469

Elizabeth Siebeneck
Staff Assistant
Ext. 3467

Jennifer Propst
Member Serv. Asst.
Ext. 3465

LOAN SERVICES
Debra Jarvis
Sr. Loan Officer
Ext. 3462

Jay Ernst
Loan Officer
Ext. 3461

Amy Wright
Loan Officer
Ext. 3471

Susie Schnack
Asst. Loan Officer
Ext. 3466

Deven McDonald
Loan Clerk
Ext. 3463

Lisa Book
Staff Assistant
Ext. 3470

THINK ABOUT IT . . .

*Expect victory and
you make victory!*

Preston Bradley



MECE CREDIT UNION

The Bright Choice P.O. Box 1586, Jefferson City, MO 65102

e-mail mececu@mececu.com

Rates are movin' on up

Thinking of investing your money? Make sure you watch for terms such as "*projected interest rate*", "*forecasted*", or "*analysis*". When you enter into investments of these types not only is your return at risk so is your initial investment. Be educated about the risk you are taking.

Investing with the credit union will give you peace of mind knowing that your money is secure and locked in at a great rate.

Now is the time to invest your money with us. Certificate rates are on the rise. We offer certificate terms starting from 6 months up to 60 months. We are also offering a certificate special for a limited time.



7 mo.	\$25,000 min.	= 3.25%
		3.29% APY / 3.30% APY IRA
14 mo.	\$25,000 min.	= 3.45%
		3.49% APY / 3.51% APY IRA
14 mo.	\$100,000 min.	= 3.60%
		3.65% APY / 3.66% APY IRA

Staff update

Tammy Williams & Lisa Book



Tammy Williams

Tammy Williams has left her position as loan clerk to begin her new career as a mother. Tammy and her husband, Greg, are the parents of a baby daughter, Liana Michelle, born March 18. Congratulations.



Lisa Book

Lisa Book will be one of the new faces you will see and hear at the credit union.

She began her new position on March 9. If you have a chance to speak with her, please welcome her to our family.

VISA NEWS

Planning a trip — remember to take your MECE Credit Union Visa credit card with you.

Give us a call in advance for limit increases and to let us know that you will be on a trip, so we will be aware of any charges incurred on your account while you are gone.



MECECU — The Best Services & Rates

Check out some of these select rates and services

Christmas & Vacation Club	2.50%	2.50 APY	Short-term personal (up to \$3,000)	5.0%	10.0% - 12 mo
Share Draft (checking)	1.50%	1.51 APY	New Auto & Truck w/Disc.	4.50%	- up to 60 mo
			Home & Construction Loans available		

Visit our Web site www.mececu.com for current rates or call us at (573) 634-2595

FOR YOUR INFORMATION

MECE Credit Union's goal is to be a benefit to you and save you money

In the past, as a money-saving service to our members your credit union has made Silver Dollar City and Six-Flag tickets available for purchase. Because of new technology such as Web sites, we are no longer able to save you money on the ticket price as the theme parks are offering better prices by dealing directly with the customers.

- If you would like to purchase Silver Dollar City, Celebration City or White Water tickets you may go to www.silverdollarcity.com or call 1-800-475-9370.
- To purchase Six Flag tickets, you may go to www.sixflags.com or call Six Flags customer service at (636) 938-4800.
- Worlds of Fun tickets can be purchased by going on line to their site at — www.worldsoffun.com or call Worlds of Fun customer service at (816) 303-5220.

Brain Teaser

Last vacation, my cousin came over to stay at my home. We made the most of her stay at my place . . . and I even earned a few chocolates.

Everyday, we would play a game of chess. Whoever lost the game owed a chocolate to the other. After the last game we played (that was the day she was to leave), we counted the number of games each of us had won and lost. Wow! I had won more than her. So, she handed me 10 chocolates . . . though she herself was the winner in 12 games.



How many days did my cousin spend at my place?

ANSWER TO LAST BRAIN TEASER — On the scale, place one coin from the first stack, two from the second stack, three from the third stack, and so on up to ten. Press the button to get the readout of the total weight. The number in the decimal place of the scale readout tells you how many of the fake coins are on the scale, and also which of your stacks contained the fake coins.

MECE Credit Union contact information

1-800-301-2424	Visa Account Information
1-800-301-2424	To cancel lost or stolen Visa card
1-877-226-2351	To cancel lost or stolen debit/ATM card
1-888-394-5543	Voice Response System
www.mececu.com	MECE Credit Union Web site

Clip & Keep

From the desk of

Randy Marks, President, MECE Credit Union



I have been telling quite a few people that 2005 is going to be the greatest year ever in the history of MECE Credit Union! I decided not to just let the staff and the directors know — I want all 6,000 of our member/owners to know.

The first reason 2005 is going to be the greatest year ever is that our credit union is dedicated to improving communication with our membership in 2005. I want each of you to understand that you are an owner, and as an owner you not only have voting rights, but at this credit union you have a voice that will be heard. Please take the time to e-mail me at rmarks@mececu.com or call my direct line at (573) 659-3406 and give me suggestions. Thanks to the many requests, we now offer services such as construction lending and the ability to do electronic transfers on the Internet. One of the reasons I will be writing an article for each newsletter is to give information concerning our operations and respond to questions/suggestions I receive.

Our goal to pay more dividends in 2005 than any other year in our credit union history is the second reason this will be the greatest year ever.

The last reason this will be the greatest year ever is something a board member told me at our last meeting. 2004 is history and 2006 is a mystery — so make today count. I have a tendency to over-exaggerate the past (the good old days) and over-estimate the future (I will do it tomorrow). Enjoy today and I look forward to hearing from you soon!

Protect Your Wealth

Gary Bruemmer, Accountant, MECE Credit Union



What is the greatest advantage to saving money with MECE Credit Union?

In one word — safety. MECE Credit Union savings accounts and certificates of deposit are federally insured and have a set rate of return. You will never lose any of the principal you invest — that is safety. Safety is the most important consideration when setting aside money that you “cannot afford to lose”.

Everyone should have emergency savings for unforeseen unemployment, auto repairs, medical emergencies, property damage, and legal issues. Most advisors recommend three months living expenses, plus all insurance deductibles, plus anything that would not be covered by insurance (ex. Your water heater goes out). For most people this is around \$10,000 to \$15,000. There is a difference between saving and investing. Investing for higher yields should only be done with money that you can afford to lose. Another good time to save with MECE Credit Union is the retirement years. Once you have achieved your retirement savings goal, why risk losing the money you have accumulated? Your tax deferred 401k and pension can remain tax deferred by rolling it in an MECE Credit Union IRA. Your credit union is rated #1 nationally by Callahan & Associates among all credit unions for return to member, which means MECE Credit Union is the safe option with the best return. Protect your wealth with MECE Credit Union.