

## UPDATE

Your MECE Credit Union  
Newsletter

### Summer 2005

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# MECE CREDIT UNION

**The Bright Choice** P.O. Box 1586, Jefferson City, MO 65102  
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## MECE Credit Union offers more incentives

*MECE Credit Union is always looking for ways to give back to our members and now we have another option for our members. Beginning July 1, 2005, we will be paying*

2.00% (2.02% APY) on savings accounts with a balance of \$500 or higher. Accounts with less than a \$500 balance, will still continue to earn a great rate of 1.75% (1.76% APY).

*The following rates are now being offered on certificate deposits of \$50,000 or more:*

6 mo. Jumbo+	3.35% (3.39% APY)	30 mo. Jumbo+	4.15% (4.22% APY)
12 mo. Jumbo+	3.75% (3.80% APY)	36 mo. Jumbo+	4.25% (4.32% APY)
18 mo. Jumbo+	3.85% (3.91% APY)	48 mo. Jumbo+	4.35% (4.42% APY)
24 mo. Jumbo+	4.05% (4.11% APY)	60 mo. Jumbo+	4.75% (4.84% APY)



Earn more for your dollar knowing your principal investment is safe and secure.

### Look what's new

## Search & Sell now available

*Search & Sell is the newest free Internet service available to the MECECU family. Search & Sell allows all MECE Credit Union members to post and view items they have for sale or items they are interested in finding. Search & Sell puts MECE Credit Union members in contact with each other and offers a free alternative to expensive newspaper ads or similar Internet auctions. We've already had several items posted on the site. To view or post an item, visit us on the Web at [www.mececu.com](http://www.mececu.com). then click on Search & Sell.*



### Staff update

## Carolyn Mullins joins MECECU staff

*Carolyn Mullins has joined the growing number of new faces at the credit union.*

Carolyn began her new position on March 29.

Please welcome her to our family.



Carolyn Mullins

### THINK ABOUT IT . . .

*Nobody motivates today's workers. If it doesn't come from within, it doesn't come. Fun helps remove the barriers that allow people to motivate themselves.*

Herman Cain

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

## FOR YOUR INFORMATION

### *Good News — MECE Credit Union's fixed mortgage rates have dropped*

Considering purchasing the home of your dreams or thinking about refinancing your current mortgage? Recently, MECE Credit Union's fixed mortgage rates have dropped considerably. Fixed rate mortgages can be amortized for 10, 15, 20, or 30 years. MECE Credit Union offers a simple way to purchase or refinance your home, doing our best to keep paperwork requirements at a minimum. Our fixed rate purchase program allows us to lend up to 95% of the purchase price, and our mortgage refinance program allows us to lend up to 90% of the appraised value. Members can also consider a cash-out refinance up to 90% of their home's appraised value to receive cash back for home improvements, consolidation, etc.

MECE Credit Union has added a new feature to our web site, allowing members to add their name to our daily Mortgage Rate Watch. Our Mortgage Rate Watch is free to our members and permits us to check rates daily for members who are interested in receiving a particular interest rate for a purchase/refinance loan. Our Mortgage Rate Watch feature is listed under the "Loans" menu located on the left-hand side of our home page at [www.mececu.com](http://www.mececu.com). The Mortgage Rate Watch form simply requests information on your target rate, loan amount, purpose of loan, contact method, and is submitted to us through our web site. Please call MECE Credit Union for today's current fixed rates, or visit our web site for our Mortgage Rate Watch.

## Brain Teaser

*Bodo weighs 100 pounds more than his sister, Cheryl. Their combined weight is 120 pounds.*

### **How many pounds does Bodo weigh?**

ANSWER TO LAST BRAIN TEASER — My cousin won 12 games. Since I got 10 chocolates, I must have won 10 games more than my cousin did. So, I won a total of 22 games.

The total number of games we played was 34. Since we played a game each day, that was the number of days my cousin stayed at my house!



## Privacy Protection

***MECE Credit Union has strict guidelines for confidentiality and the protection of privacy. Credit Union account information is private and will not be given to anyone not listed on the account agreement.***

From the desk of \_\_\_\_\_

## Randy Marks, President, MECE Credit Union



*Make sure you know who you are doing business with!* I want to thank all those who contacted me last quarter and I look forward to visiting with many more members this quarter. I would like to share some important thoughts on why I believe it is a "no brainer" to do your financial business with the Credit Union. Following are a few key points for your consideration:

1. You become an owner. I have heard so many people make this comment- "I would get a checking account but my brother works at \_\_\_ bank." Please consider this analogy, if you were an owner of a Subway and you had a relative that worked at McDonald's, where would you encourage people to eat? Please contact me if you don't feel like an owner that has a vote and a voice in the direction of your Credit Union.

2. Member service is top priority. This is one of my favorite subjects. The bottom line is you are an owner that will be treated like an individual with a name, rather than just a number.

3. MECE Credit Union philosophy. Many times I hear about an institution that is offering a high dividend rate or a low interest rate on a loan. The industry is turning to a fee based system, where people don't realize the actual cost. I encourage you to look at the "big picture" and you will see that our Credit Union operates on a spread between rates earned on loans and investments compared to rates paid on dividends. Doing business totally based on the rate encourages the fee based system. Please ask all financial institutions what they earned in fee income for 2004 and also ask for a copy of their fee schedule. Compare the data you receive with our fee schedule and you will be pleased on the operation procedures of your Credit Union.

***MECE Credit Union is — the bright choice!***

All in the Family \_\_\_\_\_

## Debra Jarvis, Senior Loan Officer, MECE Credit Union



*What is the biggest and most important asset a person can have?* When we stop and seriously ask ourselves this question, I think most would actually say that the biggest and most important asset is their family. We are very protective of our family and we like to share good things with each other. If I like my dentist, and I do, and a family member needs that service you can bet that I

am going to give them my dentist's name and phone number. My mom lets me know when there is a sale at a local grocery store on items she knows I use or need. Family takes care of family. My question for you is, "Are you sharing with your family the MECE Credit Union Good Deal?". Your credit union is a full service financial institution and here to serve employees of Missouri Rural Electrical Cooperatives and their family. Your family does not stop at your front door. Family includes you and your spouse's parents, grandparents, children, grandchildren, brothers and sisters. Recently, I shared with one of my sisters information about our home equity loan program. She checked with her local bank and found that MECE Credit Union was able to save her money. I also have a sister-in-law who really appreciated the opportunity to save money on her auto loan. Are you taking care of your family? Think about sharing with your family the MECE Credit Union Good Deal.