

## UPDATE

Your MECE Credit Union  
Newsletter

### Winter 2006-07

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*What lies behind  
us and what lies  
before us are  
tiny matters  
compared to what  
lies within us.*

Morrow



# MECE CREDIT UNION

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

## Happy New Year!



### From the staff of MECE Credit Union

Front row: Mike Stumbaugh, Elizabeth Siebeneck, Middle row: Carolyn Mullins, Susie Schnack, Pam Oxley, Debra Jarvis, Gary Bruemmer, Randy Marks. Back row: Amy Wright, Ray Smith, Jerry Siebeneck, Jay Ernst and Deven McDonald.

### Additional security added to Bill Pay and Visa Online access

In an attempt to reduce phishing attacks and fraud, Visa and Bill Pay will provide added security and safety when accessing your Visa card and Bill Pay accounts on-line.

The features and functions within the on-line access of these two sites will stay the same, however, the way that you log-in will change. Along with your login I.D. and password your new login will include:

1. When you first login to the site with this new security feature, you will select your own secret image and setup an image caption. The image and caption that you select will be shown before you enter your user name and password. When you login and see your secret image and caption you can be confident that the site you have accessed is legitimate and not a "phishing" site.

2. For Bill Pay users, the first time a user enters his or her user name and password and submits the login information, the system will display a message notifying the user that as an additional security precaution, a one-time code has been emailed to the users known email address. The user then enters this information along with his or her user name and password, and completes the login process. The system will then ask the user whether the machine should be considered a trusted machine. If the user indicates that the machine should be considered trusted, the system will inform the user that from this point forward, when using that device, they are only required to enter their user name and password to access the system.



### Lower Rates on Other Titled Collateral Loans –

Are you thinking of summer already? Are you dreaming of that new boat, motorcycle, or ATV that you have been wanting to purchase? Now is the time because rates on other titled collateral have lowered at MECE Credit Union. Call one of our loan officers today and start making your dream a reality.

### Bill Pay

Are you tired of all the time that it takes to pay your monthly bills each month? Writing the checks, buying stamps, addressing envelopes, and mailing the bills takes time from other activities that you would like to be doing. Sign up now for MECE Credit Union's Bill Pay and start taking back some of that lost time. Bill Pay is a free service that allows you to pay your bills electronically. Once you have entered your payee information into the system, all you have to do then is enter the amount you wish to pay and the date you wish the transaction to be processed. It is that simple! To register for this service please call 573-634-2595 or log-on to [www.mececu.com](http://www.mececu.com).

### Brain Teaser

During a crazy weekend of paintball, four friends were having great fun. The paint came in blue, green, yellow and red. Coincidentally, the four friends had T-shirts in those same colours. Brenda used blue paint balls. The person in the green T-shirt used yellow paint balls. James was not wearing a red T-shirt. Diane used green paint balls and wore a blue T-shirt. Simon was the only person who used paint which was the same colour as his T-shirt. Can you tell which colour paint they each used and the colour of their respective T-shirts?



#### Answer to last puzzle –

A frog jumped into a well 12 feet deep. He could jump 3 feet but every time he jumped 3 feet, he fell back 2 feet. How many times did he have to jump to get out of the well?

*The frog had to jump 10 times to get out of the well. (On the tenth jump he reached 12 feet and was out.)*

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

**Randy Marks, President, MECE Credit Union**



### Ownership

I would like to take this opportunity to wish all of our owners a very Happy New Year! 2007 is going to be a very exciting year for growth and I am confident many new members will see the extreme difference between ownership at MECE Credit Union and doing financial business at other institutions owned by stockholders who receive all of the benefits from the profit. The BIG differences between our Credit Union and other institutions are ownership, our not-for-profit status, the cooperative structure, democratic control, and volunteer directors which give us direction and vision for our future. Each of these reasons will continue to make MECE Credit Union the "Bright Choice" for your financial needs in 2007. The Credit Union is committed to making our services convenient in 2007 by offering great rates, and extending the type of member service which reflects our philosophy of "not for profit but for people". After considering the difference and the advantages please look carefully to see if you "own" or "rent" the place you transact financial business. The first way to maximize your ownership benefits at the Credit Union in 2007 is to open a checking account which will make all of our services more convenient and accessible. Throughout 2007, I will be addressing additional ways to benefit from ownership at MECE Credit Union.

All in the family

**Mike Stumbaugh, Member Services Representative**



### Stay In Touch

My folks and most of my extended family live in a rural community that is more than an hour away. I call them often to keep up with all the news that goes on with them. After spending time on the phone with them, I find I usually need to make some changes in schedules, add a new e-mail address, change a few phone numbers, and add another name to the growing list on our family tree.

You may be asking, "Why the story"? Well just as I need to keep in touch with my family to keep current and informed, you need to keep in touch with MECE Credit Union, your financial family, so that we are current and informed. When you have changes such as address, phone, e-mail, or need to make changes to your accounts at the credit union, please contact us as soon as possible. To provide you, the member, with the best possible service, it is necessary we have the most current information. If you do not let us know of any changes to your account, you may not receive your statement or notices in a timely fashion. You may not receive them at all. Keep MECE Credit Union informed and current... call us, write us, e-mail us. As my mother would say, "Stay in touch".