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HOURS: Mon - Fri 8 a.m. - 4:30 p.m.

NEWS FROM THE

# VAULT

Summer 2016

## Important Credit Union Updates

### Account Access Suspension

Your Credit Union will be switching from its existing core processor to its new core processor beginning at 3:30, July 29 and through the weekend of July 30-31. As this upgrade is scheduled over the course of that weekend, our members will be unable to access their accounts through the online account access, the mobile app, and the voice response system. This includes viewing account activity, account history, mobile deposit, accessing bill pay, internal Credit Union transfers, and ACH transfers. Though members will be unable to view and transfer funds, they will continue to be able to use their ATM/debit cards to make purchases and withdraw cash. MECE Credit Union Visa credit cards will not be impacted during the conversion weekend. Members' accounts should be back online on Monday, August 1.

### Account Number Change

As part of the conversion, our new processor will be condensing your account number. We will be removing the "-" and the first "0" after the "-" in all member account numbers. *For example, John Doe has an existing account number of 12345-00. After August 1, his account number will now be 123450.* When a member logs in for the first time to the new online access after August 1 they will need to input their account number without the "-0". The system will then ask you to create a username as your account number will no longer be used for online and mobile access.

## Exciting Additions to Your Services

We are ushering in a new era of technology at MECE Credit Union. Enhanced financial services will enable our members to take a more active role in the personalization of their account at the Credit Union. Through the enhanced online banking, members will be able to title their sub accounts and format their online account access as they wish to see it. Along with these new options, we will be presenting a new statement format after the conversion, upgraded mobile application, enhanced voice response system, and more! Please keep updated of these and additional changes by checking our homepage ([www.mececu.com](http://www.mececu.com)), our Facebook page (MECE Credit Union), and by reviewing your statement messages.



## MECE Credit Union Members Save Big with the Sprint Credit Union Member Discount

Tired of paying too much for your wireless bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Love My Credit Union Rewards. As a MECE Credit Union member, you can save each month on your wireless data service.

### Our members can get:

- **10% discount** on select regularly priced Sprint monthly data service
- Valid in conjunction with other credit union and Sprint National handset and other promotions

### Ways to get your discount:

- Call **877.SAVE.4CU** (877.728.3428) or
- Visit your nearest Sprint store

**Let them know you're a credit union member and mention Corporate ID: NACUC\_ZZM.**

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Download the Love My Credit Union Rewards app in the Apple App Store or Google Play or [www.Sprint.com/verify](http://www.Sprint.com/verify) to verify your membership.



[www.mececu.com](http://www.mececu.com)



## MECE Credit Union Scholarship Winners:

MECE Credit Union would like to congratulate our 2016 scholarship winners: Layton Euliss and Olivia Weaver. Both were awarded a \$500.00 scholarship to go toward their future educational expenses. We had many excellent candidates for the scholarships this year, so we would like to thank all of our applicants for sharing their time and ideas with us. The 2017 scholarship form is now available online at [www.mececu.com](http://www.mececu.com).

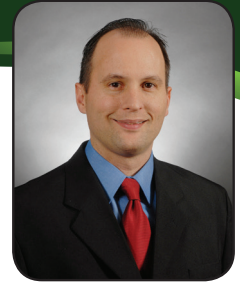


Layton Euliss



Olivia Weaver

*From the desk of*  
**RANDY MARKS**, President



### "Embracing Change"

2016 has been a very busy time for MECE Credit Union. The staff is preparing for a MAJOR change effective August 1st. The Credit Union will be converting our core processing system which is the technology foundation for all of our information systems. As we make this change, we have also been analyzing our other service providers to make sure our members can receive the "Best of the Best" in every financial product and service offered. MECE Credit Union is committed to remaining the "Bright Choice" and to do this we realize changes are necessary (they say change is inevitable-except from a vending machine). This conversion process will continue into 2018 and throughout our reconstruction phase there are likely to be bumps in the road. Please be patient with us during this transition and rest assured that everything being done has safety, security and convenience as top priorities. I also want to assure you that our foundation of offering personalized (being able to reach live people) member service will not change. John F. Kennedy said, "Change is the law of life; and those who look only to the past or present are certain to miss the future."

Randy Marks, President, MECE Credit Union

## 10 Year Rate Lock Option Now Available

MECE Credit Union is excited to announce 10-year rate lock options for our variable land loans and first home mortgage loans! Previously, the Credit Union offered initial rate lock options of 1, 3 and 5 years to its members for these programs. To better serve our members and provide more rate stability, the Credit Union eliminated the 1 and 3-year rate lock options and are now offering the 5 and 10-year options. Additionally, Credit Union members will find that closing costs for an adjustable rate loan are more reasonable than a fixed rate mortgage loan and there is no prepayment penalty for paying the loan off early. If you would like additional information on these programs, please contact the Loan Department at 573-659-3462.



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