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

NEWS FROM THE

VAULT

SUMMER 2013

MECE CREDIT UNION SCHOLARSHIP WINNERS



Lyndsey Johns



Blake Newbold

MECE Credit Union would like to congratulate our 2013 scholarship winners: Lyndsey Johns and Blake Newbold. Lyndsey and Blake were both awarded a \$500.00 scholarship to go to 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 2014 scholarship form is now available online at www.mececu.com.

Instantly Deposit Anytime, Anywhere

MECE Credit Union makes it as easy as "point and click" to deposit funds to your accounts. The free mobile deposit option through your mobile banking allows you to take a picture of the front and back of the check you want to deposit and have it instantly deposited! To utilize this exciting new



option, simply log in to the mobile banking application on your smart phone then choose "mobile deposit". Once you have accessed the mobile deposit option, follow the simple instructions to deposit your check. To ensure that the check is applied without any issues please follow these tips:

- Be sure to endorse the check
- Place the check on a flat, dark surface
- Take a picture from directly above the check
- Make sure the entire check is in the picture
- Ensure there is plenty of light on the check
- Do not have any obstructions on the check
- Flatten the check as much as possible if it has been folded or crumpled up

Cross out your "to-do" list with the help of MECECU

Is your "to-do" list on your home getting longer with each passing day? Maybe it is time to shorten that list by taking care of some of those home projects. MECE Credit Union can help with our 4% home improvement loan or the 3.5% home equity line of credit loan. The 4% home improvement loan has the maximum disbursement of \$10,000 and a maximum repayment term of 60 months. The home improvement loan is treated as a personal loan, so there is no lien against your home, and the only additional documentation required is a work order, estimate, bid, or receipts from the work. The home equity line of credit has a new rate of 3.5% (previously 5%). The home equity loan is a second mortgage on your home and allows you to amortize for up to 360 months. For the first 60 months, the home equity loan is a line of credit that allows draws against it. If you have an existing home equity line with the Credit Union or elsewhere, we urge you to call a loan officer today to lock in this new low rate!



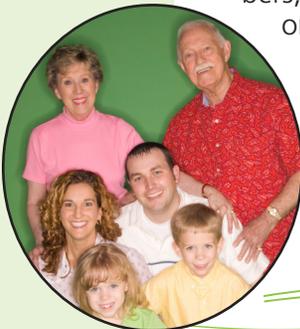
Family First PROMOTION

Between now and October 31, 2013 you may enter to win a 2 night family vacation for you and up to 7 of your family members in Branson, MO! Not only will you be treated to accommodations for 2 nights, but the Credit Union will throw in some gift cards to ensure you have a great vacation. Each new member to the Credit Union will receive one entry into the drawing. Each employee/member who has a family member join through their eligibility will receive two entries. Each employee/member that has at least 3 family members with their own Credit Union account will be able to fill out a form to mail in for one entry into the drawing (forms are located with your co-op rep).

Eligibility for membership:

cooperative employee and his/her:

- children
- grandchildren
- spouse
- parents
- grandparents
- siblings
- spouse's parents
- spouse's grandparents
- spouse's siblings



From the desk of
RANDY MARKS, President



Your Benefits as a Credit Union Owner

I would like to take this opportunity to highlight some of the benefits that you- as an owner of MECE Credit Union should receive by using our products and services. As a member-owned financial institution which offers financial services, the Credit Union competes on price and service in order to provide value to our members. Price competition is analyzed by reviewing dividends paid on savings accounts, interest charged on loans and fees assessed to the owners. Service competition is more difficult to gauge because it takes into consideration the convenience in which owners may utilize the financial services and analyzes the timeliness and friendliness of the staff.

MECE Credit Union has assembled an institution comprised of high-quality owners based on our membership bylaws (this can be proved by looking at our delinquency ratios) which allows us to stay far ahead of our competitors as we compete on price and service. As we continue to monitor the value we are able to return to our members, I am pleased to report that we are able to pay more than double the dividends on savings accounts and we were able to charge approximately 0.75% less on loan interest rates compared to the national averages. Convenience has been increased by utilizing mobile technology which allows for mobile deposits and we consistently work to make sure each member is treated as an owner rather than an account number. I always enjoy hearing from the membership and I would welcome your input on how we can improve our service to the owners of MECE Credit Union by contacting me directly at 573-659-3406. Our goal is to remain "THE BRIGHT CHOICE" for all of your financial needs.

Meet the Staff

Macy Propst Member Service Representative

Years at the Credit Union: 6

Years in finance: 6

Job tasks you perform/are responsible for:

Member service, deposits, certificates, overdrafts, debit cards

What you like most about your job:

I have had the pleasure for the past 6 years to perform multiple job duties for the Credit Union as a part-time Staff Assistant. Though I enjoyed several aspects of that job, I was excited when I was offered a full-time Member Service position after I graduated college. I enjoy working directly with the members to help them with their financial needs.

Contact Information:
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573-659-3407 x3469



"This nation will remain the land of the free only so long as it is the home of the brave."

- Elmer Davis



The Bright Choice