



PO Box 1586 • 2722 E. McCarty St.
 Jefferson City, MO 65102
 Phone: 573-634-2595
 E-Mail: mececu@mececu.com
 Web: www.mececu.com

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

NEWS FROM THE

Vault

SUMMER 2014

From Missouri and Beyond...

To better serve all of our loyal members, MECE Credit Union has partnered with TruHome Solutions to offer fixed rate mortgage options in 20 states outside of Missouri's borders. This includes all states bordering Missouri with the exception of Kentucky. Additionally, the benefits of this partnership are not limited to geography. TruHome Solutions also offers VA, FHA, and USDA loan options which will offer more flexibility than a conventional mortgage loan. TruHome Solutions is a credit union owned mortgage company that understands the credit union philosophy and works in the best interest of



its consumers. Your Credit Union will continue to offer the same array of mortgage loan products that we have in the past, but with TruHome Solutions as a partner, we can now avoid some of the hurdles that we have encountered in the past with specialized loan needs and out of state loan requests.

Please call one of our loan officers today for additional information or to see if your state is covered by TruHome Solutions. We look forward to continuing to grow our relationships with our membership through excellent member service and the financial products to meet their needs.

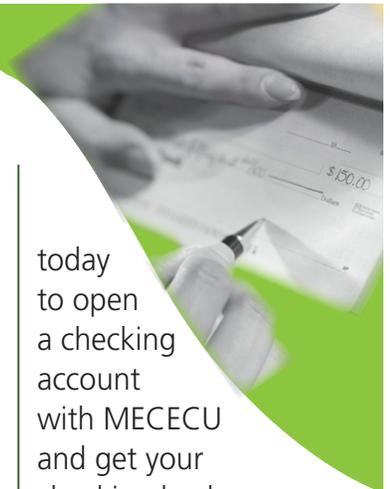
Check Up On Your Checking

Is your checking account benefiting or hindering your financial growth? Checking accounts are one of the most expensive services that a financial institution can offer. Banks will promote the convenience of a checking account, but will attach fees and stipulations onto those accounts to

generate income. Your Credit Union offers a FREE checking account and will even pay you to use it! MECECU offers a dividend rate of 0.25% interest earned on any balance with no restrictions on check writing or debit card usage, no minimum balance requirements, and no monthly fee.

Additionally, we will provide FREE checks to our members on every order. MECECU has two surcharge free ATM networks that provide over 45,000 ATMs nationwide. If your checking account is ailing at another financial institution, call a Member Service Representative

today to open a checking account with MECECU and get your checking back on track to a clean bill of health.



www.mececu.com



MECE Credit Union Scholarship Winners:

MECE Credit Union would like to congratulate our 2014 scholarship winners: Blake Cochran and Blake Barnhart. 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 2015 scholarship form is now available online at www.mececu.com.



Blake Cochran



Blake Barnhart

From the desk of RANDY MARKS, President



The Credit Union has seen a great first half of 2014! MECE Credit Union has now surpassed \$150 million in assets and we continue to see new members make the "Bright Choice" and take part of the financial benefits we offer. I wanted to give you a quick reminder since summer is finally here and with no school, many of you will plan a weekend getaway or family vacation to relax and enjoy some time off from hectic schedules. It is sad to report that many dishonest people are busy looking for ways to steal. There seems to be merchant security breaches reported in the news on a recurring basis which can lead to a compromise of your personal data. MECE Credit Union does our best to incorporate security features that will detect and prevent fraud, but there are some things that you can do to help. Please review your account history on a regular basis and contact the Credit Union if you see suspicious charges. As a Credit Union member, you have chargeback rights which we will help you utilize to make sure you do not lose any money. This is another excellent reason for you to use your MECE Credit Union debit and credit card. Please be careful of the merchants where you make debit/credit card purchases and give your personal information. MECE Credit Union wants you to have a GREAT summer vacation with no worries knowing that we are here to HELP and PROTECT your money.

Meet the Staff

Whitni Sommerer Member Service Representative



Years at Credit Union: 3
Years in finance: 3
Job tasks you perform/are responsible for:

I am responsible for assisting members with their account requests over the phone, email or face-to-face. I also help design flyers and banners to promote the Credit Union.

What you like most about your job:

It's so rewarding talking to our members and knowing you are helping them. Their kind words in return is what makes my day!

Contact Information:
wsommerer@mececu.com
573-659-3407 x3467

MECE CREDIT UNION LOAN RATES

OTHER TITLE COLLATERAL (boats, trailers, UTVs, ATVs, campers)

YEAR	RATE	W/MAX	
		DISCOUNT*	TERM
2010-2014	7.00%	4.00%	48 MONTHS
	7.50%	4.50%	60 MONTHS
2009 & OLDER	8.00%	5.00%	36 MONTHS
	8.25%	5.25%	48 MONTHS

*RATE DISCOUNTS BASED ON CREDIT SCORE:
650 OR GREATER -3.0%
600 OR GREATER -1.0%

VISA CREDIT CARDS

VISA CLASSIC	12.50%
VISA PLATINUM	8.0%

ALL OF OUR VISA CARDS ARE SET UP ON FIXED RATES AND THERE ARE NO USAGE FEES OR MAINTENANCE FEES

"Striving for success without hard work is like trying to harvest where you haven't planted."

- David Bly