



PO Box 1586 • 2722 E. McCarty St.
 Jefferson City, MO 65102
 Phone: 573-634-2595
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HOURS: Mon - Fri 8 a.m. - 4:30 p.m.

NEWS FROM THE

Value

A More Budget Friendly Auto Loan Option is Here!

As vehicle prices continue to rise, so does the demand for budget-friendly financing. MECECU continues to offer exceptional loan rates for its members, but now it will also offer extended loan repayment terms to help meet member needs. Your Credit Union now offers an 84 month term on 2013-2015 auto and motorcycle loans that exceed \$40,000.00, 72 month term on 2011-2012 auto and motorcycle loans that exceed \$30,000.00, and a 60 month term option for 2010 & older auto and motorcycle loans that exceed \$20,000.00. Please call a Loan Officer today for more information!



Loan Rates Effective		3/20/2015	
VEHICLES & MOTORCYCLES			
YEAR	RATE	W / MAX DISCOUNT	TERM
2013-2015	4.50%	1.50%	24
	4.75%	1.75%	36
	5.00%	2.00%	60
	5.50%	2.50%	72
> \$40,000.00	6.00%	3.00%	84
2011-2012	5.50%	2.50%	36 MONTHS
	5.75%	2.75%	48 MONTHS
	6.00%	3.00%	60 MONTHS
> \$30,000.00	6.50%	3.50%	72 MONTHS
2010 & OLDER	6.75%	3.75%	36 MONTHS
	7.25%	4.25%	48 MONTHS
	7.50%	4.50%	54 MONTHS
>\$20,000.00	8.00%	5.00%	60 MONTHS

Rate discounts on the above are based on the following credit scores
 650 or Greater -3.00% 600 or Greater -1.00%

Keep Us in the Loop

From marriage to changing your phone or email provider, keep MECECU in the loop with the changes in your life. Keeping your information updated with the Credit Union will enable us to keep you abreast of any changes at the Credit Union or issues with your account. In situations such as potential debit card fraud, the Credit Union will attempt to contact you via text or call to verify any fraud. If we cannot reach you in a timely manner, your card may be blocked until you can be reached. If you have recently married or divorced and your name has changed, we will need a membership application reflecting your new name to ensure your account is in compliance. If you have moved to a new address, please notify us in writing with a signature on it to complete the change. A signature is necessary to ensure the security of your account. Please remember when you are making those big or small changes in life, keep us in the loop and update your information with MECECU.





MECE Credit Union Scholarship Winners:

MECE Credit Union would like to congratulate our 2015 scholarship winners: Brooke Bland and Ryan Schaper. 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 2016 scholarship form is now available online at www.mececu.com.



Brooke Bland



Ryan Schaper

From the desk of RANDY MARKS, President



My oldest son just completed high school so it has been a time of celebration, memories and new opportunities which really got me thinking about all the things I still need to teach him before he enters adulthood. I realize we should all be learning and gaining knowledge on a daily basis as we go through life, but one area that I believe America has neglected is financial education. Dealing with finances is an important part of life and there can be great reward and also some dangers to avoid. I would like to share 3 pieces of financial advice and 3 dangers to avoid that I believe are important to consider.

Advice-

1. Realize money is a tool (learn how to handle, control, invest and manage it)
2. Set financial goals (use a budget to keep yourself on course)
3. Be generous (giving is an important part of living)

Dangers-

1. BEWARE of debt (count the cost)
2. Protect your identity (review your free credit report annually)
3. Do not let greed influence financial decisions

My favorite financial quote is- "pay now or pay later, but when you decide to pay later the price is always greater".

MECE Credit Union has a responsibility to guide and help our membership increase their financial position in life which is why our mission statement is to "provide personalized financial service from a dedicated staff with successful results". Please instruct your children in the area of finances and partner with us in order to give them a bright and successful financial future.

Meet the Staff

Susie Schnack Assistant Loan Officer

Years at Credit Union: 16

Years in finance: 16

Job tasks you perform/are responsible for:

Dealing with debit and credit card fraud, and overall maintenance of both programs. I also aide members with their collateral and personal loan needs.

What you like most about your job:

The variety of tasks that I have to do and assisting our members with their financial needs. I think it is great when our members can call in and actually talk to someone, rather than an automated system.

Contact Information:
sschnack@mececu.com
573-659-3466



The Credit Union has moved to a new phone system which will allow our members to reach a specific Credit Union employee by dialing their direct line. Below is an employee list along with their direct line and email address. If you are unsure who you need to contact, please feel free to call us on our main line and we will help direct you.

General Contact

573-634-2595 mececu@mececu.com

Randy Marks – Manager

573-659-3406 rmarks@mececu.com

Gary Bruemmer – Accountant

573-659-3460 gbruemmer@mececu.com

Deven McDonald – Office Manager

573-659-3463 dmcdonald@mececu.com

Ray Smith – Information Officer

573-659-3468 rsmith@mececu.com

Whitni Sommerer – Member Service Rep.

573-659-3467 wsommerer@mececu.com

Michelle Singer – Member Service Rep.

573-659-3407 msinger@mececu.com

Kimberlee Johnson – Member Service Rep.

573-659-3469 kjohnson@mececu.com

Nevan Woehr – Staff Assistant

573-659-3465 nwoehr@mececu.com

Jay Ernst – Senior Loan Officer

573-659-3461 jernst@mececu.com

Amy Wright – Loan Officer

573-659-3471 awright@mececu.com

Lisa Wieberg – Loan Officer

573-659-3464 lwieberg@mececu.com

Susie Schnack – Asst. Loan Officer

573-659-3466 sschnack@mececu.com

Doug Goldammer – Loan Clerk

573-659-3462 dgoldammer@mececu.com

Ashley Luebbert – Loan Clerk

573-659-3470 aluebbert@mececu.com