

The \$100.00 bill makeover

On October 8th, 2013 the U.S. government will begin circulating a redesigned \$100.00 bill. Over a decade of research and development has gone into the security features of the new bill.

Two of the biggest changes to the \$100.00 bill are:

1. A 3-D Security Ribbon – This ribbon is woven into the front of the bill and when tilting the bill back and forth you will notice that the bells change to 100s and will move side to side.

2. A Bell inside of an Inkwell – Inside of a copper colored inkwell



will set an image of a color-shifting bell. The bell will change from copper to green which makes it appear as if it is disappearing and reappearing.

Other design and security features that you will see are: partial watermarks, a security thread, color-shifting, raised printing, a gold "100", micro-printing, portrait and vignette, symbols of freedom, printer indicator, federal reserve indicator, and serial numbers.

For more information about the redesigned \$100.00 bill, please visit the following link: <http://www.newmoney.gov/uscurrency/redesigned100.htm>

Loan Checkup

School has started and fall is approaching so we are entering into a time of new beginnings for many. Now is a great time to look at all of your financial needs as well.

Your Credit Union is offering interest rates lower than ever before. 2011 through 2014

model year vehicles have rates as low as 1.50% for 24 months, 1.75% for 36 months, 2.0% for 48 and 60 months, and 2.50% for 72 months.

Our Home Equity program is offering a 3.50% rate for the first five years of the loan. MECECU also offers an attractive 4.0% home

improvement loan and a 3.0% short term personal loan.

These are just a sample of loan programs at MECECU, and we have the ability to take care of almost all of your financial needs. If you have loans at another institution that we can refinance to save you

some hard earned money or if you are in the market for something new, we encourage you to call your Credit Union so we may help you achieve your financial goals.

Visa EZ Card

Keep up on your Visa credit card balance and transactions 24 hours a day, 7 days a week, 365 days a year with the EZ Card web-site available to you at www.mececu.com. The EZ Card website allows you to view current activity and balance on your Visa credit card, enabling you to monitor your spending more closely. Additionally, it allows you to:

- View the previous 18 months statements
- Make payments to your Visa
- Review pending (processing) charges
- Check for available credit balance
- Dispute transactions
- Review account alerts
- Search for transactions
- And more!

To access this convenient service, simply go to www.mececu.com and click on the "Visa Access" icon on the right side of the screen.

From the desk of
RANDY MARKS, President



Credit Union Tax Exemption

Recently there has been discussion on comprehensive tax reform. The Senate Finance Committee's Tax Reform Options Paper, which focuses on tax-exempt organizations that could be targeted for reform, included credit unions. The paper did not make specific recommendations regarding which tax exemptions should be eliminated in new legislation. According to the Finance Committee website, the group led by Chairman Max Baucus (D-Mont.) and ranking member Orrin Hatch (R-Utah) has been collecting feedback on tax reform options and presenting them in papers. The site also said the papers do not necessarily have the endorsement of either the chairman or ranking member. Chairman Baucus has previously said he supports the credit union tax exemption. I am pleased to report that credit unions have strong support from many of our Missouri U.S. Senators and Representatives. After reviewing this information, the Credit Union National Association reacted by forming the "Don't Tax My Credit Union" advocacy campaign in order to make our voice heard.

Our Credit Union pays every tax that banks pay except one: the corporate income tax and that is because credit unions are not-for-profit cooperatives that are owned by the members. As not-for-profits, credit unions return what they earn to their members in the forms of lower rates on loans, higher returns on savings and lower and/or fewer fees. National figures estimate that for every \$1 of our tax exemption, credit unions return well over \$10 to members in better rates and lower fees. Unfortunately, if harmful legislation were passed we might lose many of the benefits we currently enjoy at MECE Credit Union unless Congress understands that we should be protected and retain our tax exempt status during the federal tax reform.

For more information on this issue you may visit DontTaxMyCreditUnion.org to review the latest developments.

Thanks for helping us keep MECE Credit Union "The Bright Choice" for all of your financial needs.

Meet the Staff

Amy Wright Loan Officer

Years at the Credit Union: 13

Years in finance: 13

Job tasks you perform/are responsible for:

Underwriting every type of loan the Credit Union offers.

What you like most about your job:

Assisting our members in saving money, as well as problem solving for our member's financial needs.

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MECE CREDIT UNION LOAN RATES

VEHICLES & MOTORCYCLES

YEAR	RATE	W/MAX	
		DISCOUNT	TERM
2011-2013	4.50%	1.50%	24 MONTHS
	4.75%	1.75%	36 MONTHS
	5.00%	2.00%	60 MONTHS
	5.50%	2.50%	72 MONTHS
2009-2010	5.50%	2.50%	36 MONTHS
	5.75%	2.75%	48 MONTHS
	6.00%	3.00%	60 MONTHS
2008 & OLDER	6.75%	3.75%	36 MONTHS
	7.25%	4.25%	48 MONTHS
	7.50%	4.50%	54 MONTHS

PURCHASE OR REFINANCE

"Coming together is a beginning, staying together is progress, and working together is success."
- Henry Ford



The Bright Choice