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

NEWS FROM THE

Vault

FALL 2014

Your MECECU Mobile Application Has Been Upgraded

One of MECE Credit Union's most popular services just added some new options for our members to choose from. The upgraded application has added services such as ACH transfers (moving money to and from another financial institution), bill payment, and Visa credit card access. These additional services will enable our members to do almost all of their Credit Union business in the palm of their hand. Additionally, the new update has improved mobile deposit functionality. To achieve best results when making a



mobile deposit, please be sure to follow the "Successful Check Image Tips", including laying your check on a solid, dark background. If you have the new application, you will either see the opportunity to update your application when you log in, or your application will automatically update if you have automatic updates turned on. The new application will be found in your app store by searching for "MECECU". Please contact the Credit Union with any questions or concerns pertaining to this change.

Visa Balance Transfer Promotion

Between September 1, 2014 and May 31, 2015 your Credit Union will be offering a Visa balance transfer promotion for our members. When you transfer a credit card balance from another institution to your Credit Union Visa card, you will

receive a 3.90% interest rate for 24 months on the transferred dollar amount. Any non-transferred balances on your Credit Union Visa will continue to get the fixed interest rate of either 8.0% for the Visa Platinum or 12.50% for the Visa Classic.

The MECECU Visa program provides peace of mind to our members by providing a fixed interest rate, no annual fees, or balance transfer fees. Call a loan officer today at 573-634-2595 to take advantage of this great



offer or to apply for a new MECECU Visa credit card.

The Importance of Keeping Your Account Up To Date

Whether it's a change of scenery temporarily or permanently, getting a new phone number, or setting up a new email address, it is important to contact the Credit Union to take the necessary steps to update your member information. The Credit Union utilizes the information that we have on file to contact our members for a variety of reasons, which can range from confirming fraud on a member's account to notifying them of an overdraft. In the case of potential fraud, the Credit Union will attempt to contact you to verify the charges. If we are unable to contact you, then your debit or credit card may be blocked from being used until the fraud can be confirmed or denied. Please contact MECE Credit Union when you have a change in your contact information, so that we can keep your account up-to-date.

From the desk of RANDY MARKS, President



How is MECE Credit Union different from other financial institutions?

I receive this question from people who are not familiar with our organization and I believe it would be beneficial to share these differences with all of our owners in order to spread awareness of the benefits of a financial cooperative.

MECE Credit Union is a not-for-profit organization that exists to serve members rather than to maximize corporate profits. MECE Credit Union accepts deposits and provides loans like other financial institutions, but as a member-owned institution, our primary focus is providing a safe place to save and borrow at reasonable rates which provide value. Unlike most institutions, MECE Credit Union returns surplus income to our membership in the form of dividends.

MECE Credit Union provides beneficial rates and excellent member service. Fees and loan rates at MECE Credit Union are lower than peer averages, while dividend rates are generally higher than banks and other financial institutions. MECE Credit Union is democratically operated by members, allowing each owner to have an equal say in how the Credit Union is operated, regardless of how much they have invested. The members are represented by volunteer Directors which are elected by the membership.

MECE Credit Union is a single select employee group credit union that has adopted bylaws which define our field of membership. The electric cooperative employees and their immediate family members form a high quality group of owners which result in high asset quality and minimal losses that save MECE Credit Union approximately \$400,000 annually. MECE Credit Union is able to serve the owners with one location and with the help of Credit Union Representatives located at each electric cooperative it allows us to operate efficiently which annually saves the Credit Union approximately \$3 million compared to peer averages.

MECE Credit Union is a state chartered credit union that is federally insured by the National Credit Union Share Insurance Fund (NCUSIF). The NCUSIF is backed by the full faith and credit of the United States government in order to protect the owners.

Meet the Staff

Jay Ernst Senior Loan Officer

Years at Credit Union: 13

Years in finance: 14

Job tasks you perform/are responsible for:

Overseeing the loan department, originating loans.

What you like most about your job:

I enjoy putting a loan together that has a significant positive impact on the member's finances and helps to build a lasting relationship with them.

Contact Information:
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573-659-3407 x3461



iPad Mini Drawing

By downloading or accessing the upgraded mobile application between September 1 and November 30, 2014 you will be entered into a drawing for an iPad Mini! To download the FREE mobile application, go to the app store on your phone or iPad and search for "MECECU".

For more information, please call the Credit Union at 573-634-2595.

(One entry per member)

Fall has always been my favorite season. The time when everything bursts with its last beauty, as if nature had been saving up all year for the grand finale."

~Lauren DeStefano, Wither



The Bright Choice