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

NEWS FROM THE

# Value

WINTER 2013



## Advantages to financing with your Credit Union:

1. Competitive interest rates.
2. Payroll deduction saves time and money because the loan payment is made each time you are paid. With a bi-weekly payroll deduction, this can knock six months off a 72 month loan just because it is on a payroll deduction. This is based off of a \$25,000.00 loan amount.
3. GAP (Guaranteed Auto Protection) cost at the Credit Union is \$220.00 verse \$800.00 at the dealership.
4. Avoid the pitfalls of dealer financing by knowing the terms of your loan ahead of time and who you are dealing with.
5. Competitive extended warranties.
6. You are an owner of your Credit Union, why pay a stockholder when you can pay yourself?
7. Most importantly: Member Service. You will always get to talk to a friendly voice that understands you are the reason for our existence.

## Take the hassle out of buying a car with MECECU

There are many steps involved with purchasing a new car: window shopping, test driving, haggling, financing, and finally driving your car off of the dealer lot. While MECECU's Loan Department can't haggle with the dealership or test drive the car for you, we can remove one time consuming element of purchasing your new car by

offering our members loan pre-approvals. Once you have a pre-approval set up with MECECU, you have the freedom of knowing who you are dealing with, what your rate will be, and how much you are approved for. Then simply write a check and notify your Loan Officer of your purchase. It's just that simple.

## Personalize your purchases

Your free Credit Union ATM/debit card will never be the same with the introduction of the debit photo card! Members ordering a new card or needing their debit card replaced, will have the option to either down-

load a non-copy written image of their choosing or select an image from an assorted gallery. The gallery contains a wide variety of images for people of all interests as well as five additional images selected

by MECECU (including a Willie Wiredhand card). Whether it's an image of your family, pet, or trophy buck, our members will be able to express themselves with each swipe of their card!

To order a replacement photo card go to [www.mececu.com](http://www.mececu.com) or call us at 573-634-2595 for a new card order.



[www.mececu.com](http://www.mececu.com)



## MECECU Scholarships

MECECU is offering two \$500.00 scholarships to members between the ages of 16-25 that are enrolled or accepted into a 2 or 4 year college or trade school. The scholarship applications must be in or post marked by March 1, 2014. You may send them in by mail, email or fax. To locate more information on the scholarship or to download an application, please go to <http://www.mececu.com/Pages/scholarship.html>.

**MECE Credit Union wants to thank its loyal members for another successful year. It is only because of our outstanding membership base that we are able to offer such high quality service and services at no cost to our members. We wish you the very best for you and your families in 2014 and look forward to working with you.**

*From the desk of*  
**RANDY MARKS, President**



## Exciting Times!

The ending of one year and the beginning of another is a time for celebration of success and the anticipation for future opportunities. I am excited to be able to report that the Credit Union saw strong growth and remained financially sound in 2013. I am excited as I visit the cooperatives and hear many members comment about the great service they have received from our professional staff. In 2013, it has been exciting to see the addition of mobile technology which has added to the member convenience already provided. I am most excited about future opportunities to help and assist the employees of electric cooperatives and their immediate families with products and services that will bring financial value and benefit. My desire for each MECE Credit Union member is that you can look ahead with excitement to the opportunities awaiting in 2014. Please remember that the staff of MECE Credit Union is eager to help you have a successful 2014, so please contact us regarding ALL of your financial needs. I sincerely wish each of you a very HAPPY NEW YEAR!

## Meet the Staff

### Deven McDonald Office Manager



**Years at the Credit Union:**  
10.5

**Years in finance:** 13

**Job tasks you perform/are responsible for:**

Member education, overseeing the Member Service Department, and Credit Union compliance.

**What you like most about your job:**

I enjoy promoting the Credit Union and educating our members on the benefits of the Credit Union's philosophy and services.

**Contact Information:**  
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## MECE CREDIT UNION LOAN RATES

### FARM EQUIPMENT

YEAR	RATE	W/MAX DISCOUNT	TERM
2009-2013	7.00%	4.00%	48 MONTHS
	7.50%	4.50%	60 MONTHS
\$30,000	8.00%	5.00%	UP TO 120 MONTHS
BALANCE OR >			
(FARM EQUIPMENT)			

2008 & OLDER	8.00%	5.00%	36 MONTHS
	8.25%	5.25%	48 MONTHS
\$30,000	8.75%	5.75%	UP TO 120 MONTHS
BALANCE OR >			
(FARM EQUIPMENT)			

### HOME IMPROVEMENT LOAN

UP TO \$10K	4.00%	60 MONTHS
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### SHORT TERM PERSONAL

UP TO \$5K	3.00%	18 MONTHS
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### HOME EQUITY - PRIMARY RESIDENCE

3.50%

### CONSTRUCTION LOANS

6.00%

*"Your success and happiness lies in you. Resolve to keep happy, and your joy and you shall form an invincible host against difficulties."*

*- Helen Keller*



**The Bright Choice**