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

NEWS FROM THE

Vault

Winter 2015

Heading into the next 40 years...

In 2015, we took the time to reflect on the accomplishments that MECE Credit Union has achieved in 40 years as a financial cooperative. While we reminisced about the goals that were achieved, we were also looking towards what the future holds. To help us turn our attention to the future as your Credit Union, we will be updating the Credit Union's website in 2016 as well as unveiling our redesigned logo which is pictured to the right of this article. Our focus on our updated website is to provide a responsive design that simplifies navigation so that you can spend more time getting the information you need and less time searching through various menus. Keep your eyes and ears peeled as 2016 is going to be an exciting year to be an owner of MECE Credit Union!

"Those who look only to the past or the present are certain to miss the future."

John F. Kennedy



EMV/Chip Cards

As you waited in lines during the holiday season, you may have found a slightly different experience using your debit or credit card. EMV/chip cards and card readers became more prevalent at retailers toward the end of 2015. Instead of swiping your EMV card through the card machine, the EMV card machine requires you to input your card into the machine at which time a microchip on the card creates a unique transaction number which should reduce fraudulent transactions at the point of sale. While this process has been popular in Europe for many years, it is just now being implemented in the United States. Though the card present fraud liability shifted to the merchant in some scenarios as of October 2015, experts are predicting it will take 10 years for this technology to become fully implemented nation-wide. At the advice of our card processors, MECE Credit Union has decided not to mass reissue EMV chip cards to our members at this time. With new emerging technologies and the cost of a mass reissue, the Credit Union has decided to take a watch-and-wait approach. Rest assured that this new technology will not impact your liability when it comes to fraud. The Credit Union currently takes responsibility for the cost of your fraud, and in some cases, the merchants will be responsible for the cost of the fraud. For members that have a need for an EMV card for traveling abroad, please contact the Credit Union and we will be happy to issue a chip credit card for your travels.



MECE Credit Union Money for Membership

By this point, it is likely that the wrapping paper has been placed in the trash, gift boxes are folded up neatly and stored, and one or two toys that were new on Christmas morning, are sadly, broken. One gift that you can give a family member that will stand the wear and tear of time is a Credit Union membership. As a member of MECE Credit Union, your eligible family member will receive a great dividend to help pad their pockets and they will also be eligible to use all of our products and services. Starting January 1, 2016 your Credit Union will hold a monthly drawing for \$50 for all new members and a drawing for \$50 for all employees (current or retired) whose employment they signed up through! The monthly drawings will run through June 30, 2016 and will wrap up with one grand prize drawing for all entrants for 4 event tickets. For more information on these drawings, please visit www.mececu.com.

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From the desk of
RANDY MARKS, President



Happy New Year from the entire staff at MECE Credit Union. We completed the celebration of our 40th anniversary and we now look forward to many exciting events that are planned for 2016. The Credit Union just completed the merger of Central Electric Power Credit Union, which was a small credit union located in Jefferson City, MO which served employees and family members of Central Electric Power Cooperative. The Credit Union also plans to upgrade its core processing system in August of 2016 which will enhance our member service capabilities with improved online account access and mobile banking. We plan to keep you informed on our progress in order to facilitate a successful conversion. With the improved technology and integration of new services, I am confident that we will remain "The Bright Choice" for many years.

Randy Marks, President MECE Credit Union

Announcing the winner of the Fastest 40

As we conclude the celebration of our 40th anniversary, we are pleased to announce the winner of the biggest give-away this year: The Fastest 40! From January 1, 2015 to November 30, 2015 the Credit Union compiled \$1 for every new cumulative new member, e-statement, online account access, checking account, and \$40,000.00 in new loan money. On December 3, 2015 we drew our lucky winner's name and delivered the cash to her in-person. Congratulations goes to Debbie Moore (pictured here with Randy Marks, President/Manager of MECECU and Deven McDonald, Office Manager of MECECU) for being our Fastest 40 winner this year! Thank you goes to all of our members, it is you that have made it a great 40 years for the Credit Union!



MECECU Scholarship

If you are a member between the ages of 16 and 25 and are enrolled or have been accepted in a 2 or 4 year college or trade school, you are eligible for one of two \$500 scholarships! Over the past 7 years we have disbursed \$7,000.00 to college students to help them with their financial expenses. We would like to invite those eligible members to fill out our simple application at <http://www.mececu.com/Pages/scholarship.html> and apply. Please remember that previous winners are eligible! The application deadline is March 1, 2016. Applications must be post-marked by this day or they may also be emailed to mececu@mececu.com or faxed to 573-659-3471.

