

THE PULSE

MECE Credit Union

FALL EDITION

OCTOBER 2016

Welcome To Our Redesigned Newsletter

This has been a year of changes within your Credit Union. From our new logo, revamped website, and the new core processor, the past 12 months has been a time of growth for us. Today, we would like to introduce one more improvement to your member-experience: "The Pulse". This is a fresh look at our quarterly newsletter that was previously known as "News From The Vault". We have served the Rural Missouri Electric Cooperatives for over 41 years and we wanted to create a newsletter that was reflective of the members we serve. Much like an electric pulse, we hope that "The Pulse" will provide you with a burst of information on a quarterly basis to enhance your membership experience with MECE Credit Union. Our goal is that our members will take the time to read this newsletter quarterly so that they can better understand the financial opportunities available to them by having ownership in MECE Credit Union. Thank you for your ownership and trust!



>> CONTACT US

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1-800-394-5543

Visa Information

1-800-301-2424

Member Bonus Dividend

As an invested member/owner of MECE Credit Union, you reap the benefits of the Credit Union's profitability! On a daily basis, our member/owners see a significant return on their investment in the form of higher-than-peer savings rates and lower-than-peer loan rates. Our member/owners are also not hindered by fees as the Credit Union offers a multitude of free services that other institutions do not.

As an added benefit of your membership, we are excited to announce that our owners will see an additional return on their investment on September 30, 2016. MECE Credit Union's Board of Directors has voted to return nearly \$1,000,000 back to its members in the form of bonus dividends! This one-time bonus is being paid out in response to our strong financial growth and our member-first philosophy. It is because of you, and many members like you, that your Credit Union can pay this bonus dividend.

We want to thank you for your membership and trust over the past 41 years and for making us "The Bright Choice" for your financial needs.

The bonus dividends are calculated using interest paid on loans (excluding credit cards) and the average daily balance on deposits for the period 1/1/15 to 6/30/16. The bonus dividends will be posted to the member's primary share account.

>> FEATURE RATES

Home Equity

Primary Residence

3.50%

Land Loan

5 Year Adjustable

4.75%

Land Loan

10 Year Adjustable

5.25%

Construction Loan

5.50%

IMPORTANT ONLINE CHANGES

Online Account Access

If you have enrolled in online account access since our conversion on August 1, 2016, you would have been prompted to create a unique username for your account. Input this username in the "Account Access ID" field on the homepage of www.mececu.com which will take the place of your account number when logging in. If you are unsure of your username or wish to change it, please contact us at 573-634-2595 and we will be happy to help you.

ACH Transfers

To access your ACH transfer options, you will need to first enroll in the ACH transfers. To do this, simply click on the "ACH Transfers" tab and it will prompt you to enroll in the service. Once you agree to the terms and conditions of the service, you will see your previous ACH transfer options. Through the website, you may also set up new ACH transfers which the Credit Union will need to accept before you can begin transferring funds.



Back On Board Promotion

Between September 1, 2016 and November 30, 2016 the Credit Union will put \$0.50 into a jackpot for each new mobile banking user, e-statement user, or online account access user. At the end of the promotion period, the Credit Union will draw one lucky member's name and they will win the jackpot (with a maximum payout of \$1,000.00.) To be eligible, members must be 18 years of age at the time of the drawing and must have one of the three promoted services (mobile banking, e-statements, online account access). Members will receive one entry into the drawing for each of the promoted services that they utilize.

Bill Payment

All members using Bill Pay after August 1, 2016 will have to enroll and agree to the terms and conditions of the service to activate this option. To enroll, click on the "Bill Pay" tab and follow the prompts. Once you have enrolled, you will then be able to make payments and review and edit your payees. There is one difference to the check processing portion: member's funds will not be immediately withdrawn from their account if a bill pay check is mailed. The check will clear the account once it is processed by the payee.



>> FROM THE DESK OF THE PRESIDENT

I would like to take this opportunity to say a BIG THANKS to all of our members for your patience during and through our conversion process. I know that many of you who called in the first couple of days after the conversion most likely had to be greeted with a voicemail and that is not our goal. One of our Credit Union differentiators is that we want you to be greeted by a live person when you call our main number. Thousands of you created new log-in credentials to access our updated systems which can be difficult and bring frustrations when things are new and you are not use to the navigation process.

Your support, kind words and encouragement has been appreciated by the entire Credit Union team. I have always said that not only do we know each other by name instead of just as a number, but we operate as a large cooperative family that takes great pride in how all of its owners handle their finances.

I do realize a conversion can bring problems and even mistakes (even though I hate to admit it). I ask that you contact us and communicate so that we can do our very best to help you. Through this, I am excited about the future benefits and conveniences that we will be able to offer.

With sincere thanks,
Randy Marks



Randy Marks
Randy Marks
President

