

THE PULSE

MECE Credit Union

SUMMER EDITION

JULY 2017

>> EXCITING CHANGES TO THE MECECU VISA CARD PROGRAM

During the conversion process, it is an ideal time to look at all of the services the Credit Union offers and determine if they can be improved. MECE Visa accounts have now been converted to our core system, which will enhance our Visa holders' experience. Members will now be able to see their Visa activity, balance, and available balance within their online account access instead of having to log into a different site (EZ Card). Additionally, the Visa statement will no longer come separate from your Credit Union account statement; it will be paired with your account statement and will also be available as an e-statement. This conversion will also enable our Credit Union staff the ability to see balances and transactions on the card so that we can help members without having to transfer them. We appreciate your patience during the conversion process and trust that you will find this to be an additional benefit to your ownership!



>> CHILL AND GRILL GIVEAWAY WINNERS

MECE Credit Union is pleased to announce that we were able to award the 7 winners of the Chill and Grill Giveaway. Congratulations goes to members in Macon, O'Fallon, Republic, Mansfield, Greenville, Westphalia, and Cameron, which represents each district we serve. These 7 members won a RTIC 65 cooler stocked with meat and soda to kick off the summer season. To be eligible, members were required to have a checking account with a positive balance and active online account access. We want to thank all of those members that participated in this promotion and we believe that every member with a MECE Credit Union checking account is a winner because it provides excellent monthly benefits such as free checks/debit cards, no fees, free ATM networks, no minimum balances, free electronic services, free bill pay and pays monthly dividends.

>> CONTACT US

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Loan Department

(573) 659-3462

Voice Response System

1-800-394-5543

Visa Information

1-888-526-0404

>> FEATURE RATES

Visa Platinum Credit Card

8.0%

Visa Classic Credit Card

12.50%

Fixed Rate Credit Card

No Annual Fee

No Minimum Finance

Charge

No Cash Advance Fee

No Over Limit Fee

>> CONVENIENCE IS A CLICK AWAY

With a membership that spans all across the country, as well as in different parts of the world, MECE Credit Union strives to offer convenient service alternatives for those members that like to do it on their own, live in different time zones, and are on-the-go. Online banking has improved since our conversion as it now offers the ability for members to set up and edit electronic transfers, set up e-alerts, transfer to other Credit Union member's accounts, open sub accounts and customize the online banking homepage. The mobile banking allows members to view account activity and make transfers. Mobile banking also

enables members to make mobile deposits by simply taking a picture of the front and back of a check. All of these convenient free services coupled with our member-first philosophy makes us "The Bright Choice" for your primary financial needs!



>> FROM THE DESK OF THE PRESIDENT

Summertime Financial Advice-

During this time of year, many people take summer vacations which are a great break from jobs and the crazy pace of life, but in this article I want to encourage you not to take a "summer break" from paying attention to your finances. It has been said that what you pay attention to will improve and it is my goal that our members continually improve their financial position.

Here are just a few thoughts to consider when it comes to finance-

1. Controlling spending is the key (Americans have never had so much income and unfortunately so much debt).
2. Set realistic financial goals using a budget (you are planning to fail, if you fail to plan).
3. Get help from trusted advisors (some of my best thinking has gotten me in the worst circumstances).

Thankfully there are several resources available to help people financially and I would like to say that MECE Credit Union also has that same philosophy that we were chartered with in 1975- "Not for profit, but for people". Please pay attention to every penny because it truly counts.

Have a GREAT summer,

Randy Marks



Randy Marks

Randy Marks
President



>> MECECU SCHOLARSHIP WINNERS FOR 2017

MECE Credit Union would like to congratulate our 2017 scholarship winners: Chloe Sierks and Cameron Ross. Both were awarded a \$500.00 scholarship to go toward their future educational expenses.

We had many excellent candidates for the scholarships this year, so we would like to thank all of our applicants for sharing their time and ideas with us. The 2018 scholarship form is now available online for your use.

