

THE PULSE

MECE Credit Union

WINTER EDITION

WINTER 2017

>> "FEE" THE DIFFERENCE WITH MECECU

As a member owned financial cooperative, MECECU provides its members many beneficial services to better their financial standing. We offer lower-than-peer loan rates and higher-than-peer dividend rates*. Did you know that our members save nearly \$70 per year on average in fees compared to our peers? While convenient services may be used as a tool to generate income for a financial institution, your Credit Union continues to operate with the benefit of the member in mind. By keeping several of our convenient services free, where others charge, we can continue to keep money in our member's pockets.



*Based on the 2nd quarter 2017 statistics from Callahan & Associates for peer Credit Unions in the \$100m-\$200m asset size.

>> MORTGAGE LOANS BEYOND OUR BORDERS

MECECU is excited to announce that we are now able to do fixed-rate mortgage loans in 37 of the 50 states! Not only that, we are now able to offer our membership VA, USDA, and FHA options as well. The states that we can offer loans in include, but are not limited to: Arkansas, Kansas, Illinois, Iowa, Kentucky, Oklahoma, Colorado, Nebraska, Tennessee, Florida, and Texas. To see if your state is included in this new program or to get additional information, please call a loan officer today at 573-634-2595.

>> CONTACT US

Telephone

(573) 634-2595

E-mail

mececu@mececu.com

Fax

(573) 635-9781

Loan Department

(573) 659-3462

Voice Response System

1-800-394-5543

Visa Information

1-800-301-2424

>> FEATURE RATES

Certificates of Deposit

	APR/APY
3 months	0.55%/0.55%
6 months	1.00%/1.00%
12 months	1.25%/1.26%
18 months	1.35%/1.36%
24 months	1.50%/1.51%
36 months	1.75%/1.76%
48 months	2.00%/2.02%
60 months	2.25%/2.27%

Rates Effective as of 11/7/2017

>> GET A \$100 CASH REWARD FOR EVERY NEW LINE YOU SWITCH TO SPRINT

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:

- Members get a \$100 cash reward for every new line when you switch to Sprint®.
- Current Sprint customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a \$50 loyalty cash reward every year for every line.

Here's how to sign up:

1. Become a Sprint customer.



>> SCAVENGER HUNT WINNERS

MECECU saw over 1,000 adventurers participate in our online scavenger hunt. Our 5 winners were drawn and each of them had their choice of 4 great prizes: an LG 43" 1080p Smart LED TV, an Amazon Echo Show, a Nikon COOLPIX B500 camera, or \$300 cash!

Our winners are:

1. Melody M. from Marshfield
2. Kimberly A. from Butler
3. Sharron H. from Milan
4. Craig M. from Marshfield
5. Kerry M. from Exeter

2. Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app.
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!



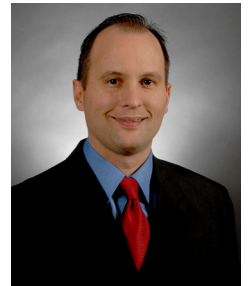
>> FROM THE DESK OF THE PRESIDENT

I am very excited that with the new year we are able to announce new dividend rates. Savings and checking rates have both increased. MECE Credit Union continually looks for opportunities to return value to its owners. You may also want to review our certificate rates as those have also seen increases.

One area that has not increased is our fee structure. I would encourage you to ask the other financial institutions where you transact business for a copy of their fee schedule and compare it to ours. A frequent trend I am starting to see is where high dividend rates are promised on a limited balance (usually \$1,500) but behind the scenes the fees are so high that they dissolve all the earnings. I believe everyone should have 3 financial outlets, but there is no question in my mind that Missouri Electric Cooperatives Employees' Credit Union should be your PRIMARY financial institution based on our returns and philosophy of treating our members as "true owners" not just customers. If you do the analysis, I know you will find us to be the Bright Choice for your financial needs.

With the new year upon us, here is a little quote to keep everything in perspective- "If you want to get rich quick, count your blessings!" Even during difficult times I have so much to be thankful for.

God Bless and Happy New Year!
Randy Marks



Randy Marks
Randy Marks
President

We want to thank all of our members that took the time to explore our website and enter the drawing. We hope that all all of our participants discovered some new treasures during their exploration.

