

The Pulse

October 2019

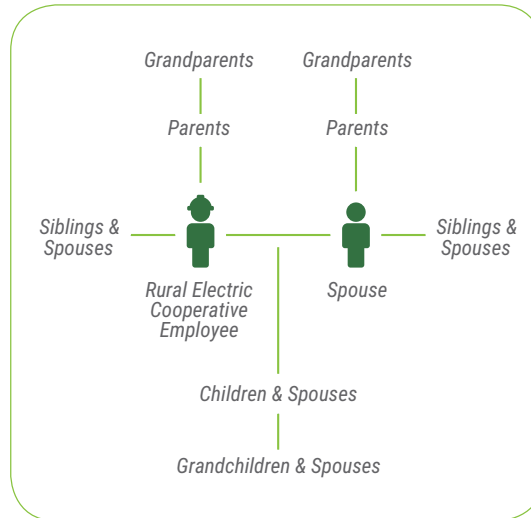


More Family Now Eligible

The MECE Credit Union family is growing to include even more of your loved ones! The updated family tree includes spouses of eligible members, now welcome to become members themselves.

Why it Matters

These individuals could always be joint account holders, but not primary account holders. This meant they couldn't take advantage of MECE Credit Union products like IRA and HSA accounts, which require contributions to come from the primary account holder... Until now!



Spread the Word

Next time you see them, make sure your newly eligible family members know the benefits of MECECU membership! **Visit mececu.com to learn more today!**

Supersize Your Saving Strategy

Consider moving a portion of your retirement funds into a Jumbo IRA CD. This product combines the tax advantages of an Individual Retirement Account (IRA) and the rate stability of a Certificate of Deposit (CD), giving you a low-risk way to earn more over time.

What You Need to Know

- Annual Percentage Yield as High as 2.99%*
- \$100,000 Minimum Deposit.
- Eligible for our Bump Up Option**

What's Best for Me?

Not sure the Jumbo IRA CD is right for you? We'll help you choose the best investment products for your financial goals.

Contact us today with your investment questions!

**60-month term. Dividends paid monthly.*

*** Allows you to "bump-up" your existing IRA certificate to the current rate within the same term, without changing the maturity date of the certificate. Available only for certificates with terms of 24, 36, 48, and 60 months*

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

1-800-547-0155

Feature Rates

Real Estate Loans:

Variable

5 Year Adjustable Primary Residence.....	3.75%
10 Year Adjustable Primary Residence....	4.25%
5 Year Adjustable Secondary Residence .	4.75%
10 Year Adjustable Secondary Residence	5.25%

Home Equity

Primary Residence.....	5.00%
Secondary Residence.....	6.00%

Land

5 Year Adjustable	4.75%
10 Year Adjustable	5.25%
Construction	5.50%

Fixed Rate Mortgage

(Contact us for current rates)

Best Ways to Pay Your VISA Bill

Don't waste a check, a stamp, or your time by mailing your VISA payment. MECECU online and mobile banking allow you to securely pay your bill in a few clicks. Plus, we offer a 0.25% discount on interest when you set up automatic payments!

Online Banking

Login to Account Access on mececu.com. Select "Transfers" from the main menu. Move funds from your checking or savings account to your VISA account.

Mobile Banking

Search "MECE Credit Union Mobile" in your app store to download our smartphone app. Login with your online banking credentials. Click the bottom right-hand menu. Select "Transfer Money" to move funds from your checking or savings to your VISA account.

No MECECU Checking Account? No Problem.

ACH transfers (Financial Institution to Financial Institution) are easy to set-up and customize with your payment preferences. Once set-up, your ACH transfer is accessible from online and mobile banking.

Make it Automatic

Want to pay your statement balance, transfer the minimum payment, or pay a set amount each month automatically? You can! And we can help.

For help with online banking, mobile banking, ACH transfers, or setting up automatic payments, **call us at (573) 634-2595 today!**

Apply or ReFi... No PMI!

Have you taken out a mortgage in the last couple years? It may be time to refinance. Whether the value of your home has increased, you want to consolidate debt, or you're planning a home improvement project, refinancing your home at a lower rate gives you options.

Why Now?

- Fixed Rate Loans are approaching historic lows and cover up to 80% of your home's value with no Private Mortgage Insurance (PMI) required.
- Variable Rate Loans cover up to 90% of your home's value with no Private Mortgage Insurance (PMI) required.
- Variable Rates lock up to 10 years and may amortize for up to 30 years.

Looking to Buy?

Low rates aren't only great for refinancing. If you're buying your first, next, or forever home, consider MECE Credit Union for your loan.

To learn more and apply today, **visit mececu.com/home-loans** or contact our lending team at (573) 634-2595.

Capture the Love

Love was in the air this spring at MECECU. During our Capture the Love promotion, owners referred eligible family members to the credit union for a chance to win a \$300 photography credit!

A winner from each district was chosen, giving six families the opportunity to capture the love. One winning member put her prize toward her daughter's wedding photos, truly embodying the theme of the promotion.



Thank You

We appreciate everyone who participated in our Capture the Love promotion. Keep an eye out for opportunities to refer your eligible family members to MECE Credit Union... And win prizes doing so!

Future Prize Ideas?

Tell us what you think our next promotion's prize should be at **mececu.com/prize-ideas**