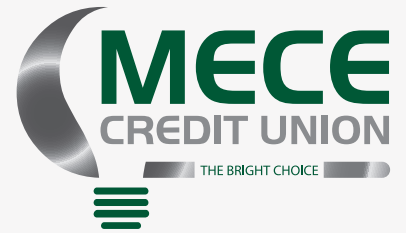


# The Pulse

October 2020



## Prepare for Vehicle Deals

When the end-of-year vehicle sales and discounts come along, call MECE Credit Union first! Our auto loans, refinancing, and added vehicle protection are here to help you save even more on your year-end steal.

### Always Low Rates

Have your eye on a new or previously loved vehicle? Our historically low rates and flexible terms (up to 84 months!) make it easier to bring your four-wheeled friend home.

Rates as Low as **2.00%** APR\* on Vehicles 2018 and Newer

Current car payment too high for comfort? Ask how our refinancing options can help make your monthly expense more manageable.

### Protect Your Investment

Getting your new car home is only half the battle. Protect your investment, and your wallet, with an extended warranty through MECECU.

#### Route 66 Powersport Extended Warranty

- ✓ Protects against major mechanical expenses
- ✓ Covers you in all 50 states
- ✓ 24/7 Emergency Roadside Assistance

#### Guaranteed Asset Protection (GAP) Advantage

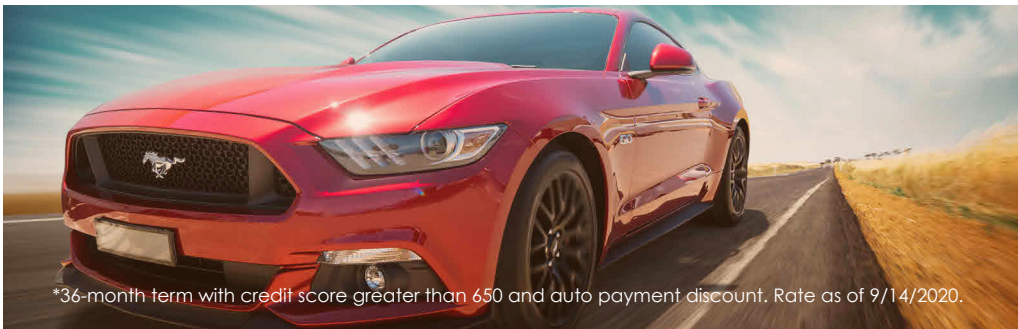
- ✓ Covers "gap" between vehicle's value & amount owed
- ✓ Pays up to \$500 per loss+
- ✓ \$1,000 credit for lost or stolen vehicles†

+ \$500.00 deductible reimbursement for first three years of coverage. † \$1,000.00 credit after a total loss, if you finance the replacement vehicle with MECE Credit Union.

[Learn more at mececu.com/extended-warranty](https://mececu.com/extended-warranty)

### Get Pre-Approved

Equip yourself with a competitive rate and start scoping out your end-of-year deal. Call **573-659-3420** to get pre-approved or refinance, today!



\*36-month term with credit score greater than 650 and auto payment discount. Rate as of 9/14/2020.

## Contact Us

### Telephone

(573) 634-2595

### E-mail

mececu@mececu.com

### Fax

(573) 635-9781

### Loan Department

**NEW!** (573) 659-3420

### Voice Response System

1-800-394-5543

### Visa Information

1-800-547-0155

mececu.com **NEW LOOK COMING SOON!**

## Featured Rates

### Real Estate Loans:

#### Variable

5 Year Adjustable Primary Residence ....	3.50%
10 Year Adjustable Primary Residence ...	4.00%
5 Year Adjustable Secondary Residence .	4.50%
10 Year Adjustable Secondary Residence	5.00%

#### Home Equity

Primary Residence.....	3.75%
Secondary Residence.....	4.75%

#### Land

5 Year Adjustable .....	3.75%
10 Year Adjustable .....	4.25%
Construction .....	4.50%

### Fixed Rate Mortgage

(Contact us for current rates)

# Members Only: Club Account Perks

For the moments you look forward to most, there are MECECU Club Accounts. Club Accounts offer a high rate of return, so you can build savings for the holiday season, your dream vacation, or that next big purchase faster. The only requirement: MECECU Membership. And you've already got that covered.

## Save More with **1.25% APY** On Club Accounts

### All Club Accounts offer these benefits:

- Direct deposit or payroll deduction
- Dividends paid at maturity
- Deposit up to \$10,000.00
- Periodic deposits allowed throughout the year

### Christmas Club

Prepare for holiday spending. With this account, dividends pay on **September 30th!**

### Vacation Club

Save funds for summer fun, all year long! This account pays dividends on **April 30th.**

### My Club\*

Choose when your funds mature. Dividends pay on the **anniversary date!**

### Join the Club

Open your Club Account through online banking or **contact us to get started**, today!

\*One My Club allowed per member account.

# Digital Wallets are Here

When everything from TV to cooking tutorials is accessible through your phone, why should your Debit and Credit Cards be the exception? Carry your MECECU cards on your favorite device so you can pay in-person, in-app or online. Enjoy enhanced security and ease, with the freedom to leave your billfold at home!

- No physical card required at participating retailers
- Speed point of sale transactions
- Card encryption for additional security
- Available for Apple Pay, Google Pay and Samsung Pay

## Apple Pay

Use Apple Pay to make contactless and secure purchases with your MECECU card in grocery stores, boutiques, restaurants, and more! With Apple Pay, your card number is never stored on your device or shared with merchants.

**Available for Apple Devices on the App Store**

## Google Pay

Google Pay works with thousands of banks and payment providers, so paying with your MECECU card in-person or online is a breeze. Your payment information is protected with multiple layers of security, including encryption.

**Download on Google Play or the App Store**

## Samsung Pay

No need to enter your card number for in-app or online purchases - simply select Samsung Pay at checkout. Samsung Pay makes contactless payment at physical retailers simple, too. Plus, each transaction is covered by fraud protection.

**Available for Samsung Devices on Google Play**

## Make Your MECECU Cards Mobile Today

1. Download a mobile wallet app compatible with your device.
2. Add your MECECU cards.
3. Pay online and in-store anywhere your mobile wallet app is accepted!

## Request Your Card Today

No MECECU card? No problem! Visit [mececu.com/card-types](https://mececu.com/card-types) or call us at **(573) 634-2595** to request your card today!

