

## Fall into Savings on Other Titled Collateral

Looking to finance your new toy or farm equipment? **Enjoy rates as low as 3.5% APR\*** with MECE Credit Union's Other Titled Collateral Loan. Members have used this loan to finance fun and useful things like:

- ATVs
- Campers
- Tractors
- UTVs
- Boats
- RVs
- Trailers
- And More!

### Choose Your Term

Use the chart below to estimate your Annual Percentage Rate. You can even calculate your monthly payment with our loan calculator at [mececu.com/calculators](http://mececu.com/calculators).

Year	Term	Rate	Rate with Maximum Discounts
2019-2021	48 Months	7.25%	3.50%
2019-2021	60 Months	7.75%	4.00%
2018 & Older	36 Months	8.25%	4.50%
2018 & Older	48 Months	8.50%	4.75%
2018 & Older	60 Months	9.00%	5.25%

If a 60-month term feels too tight, consider our balloon note option, which allows you to **amortize your loan up to 15 years!** Ideal for some income structures, a balloon note requires smaller monthly payments and a single, larger "balloon" payment due at the end of your loan's term.

**Ask a loan officer which term is best for you.**

### Understand Your Discounts

You'll see the "Rate with Maximum Discounts" column has significantly lower numbers than its counterpart. Here's the breakdown on how you can snag a lower rate.

**Bonus:** The Auto Pay discount can be stacked on top of any credit score discounts!

- Credit Score 700 or Greater: **Lowers Rate by 3.50%**
- Credit Score 650 – 699: **Lowers Rate by 3.00%**
- Credit Score 600 – 649: **Lowers Rate by 1.00%**
- Automatic Payment Discount: **Lowers Rate by 0.25%**

### Apply Today

Visit [mececu.com/auto-loans](http://mececu.com/auto-loans) or call **(573) 659-3420** to get started.

\*48-month term with credit score greater than 700 and automatic payment discount. Rate as of 9/13/2021.

## Contact Us

**Telephone**  
(573) 634-2595

**E-mail**  
[mececu@mececu.com](mailto:mececu@mececu.com)

**Fax**  
(573) 635-9781

**Loan Department**  
(573) 659-3420

**Voice Response System**  
1-800-394-5543

**Visa Information**  
1-800-547-0155

**Website**  
[mececu.com](http://mececu.com)

## 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..... 3.50%
- Secondary Residence ..... 4.50%

**Land**

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

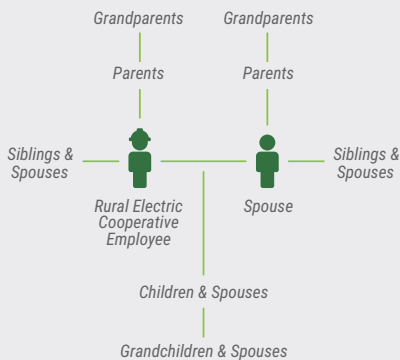
**Fixed Rate Mortgage**  
*(Contact us for current rates)*

# Membership Eligibility

Invite your family to enjoy MECE Credit Union benefits, too!

Everyone in the chart below is eligible for membership based on their relationship to an employee of:

- ✓ Rural Missouri Electric Cooperatives
- ✓ KAMO Power
- ✓ Access Energy
- ✓ Chariton Valley
- ✓ Southern Iowa
- ✓ AMEC
- ✓ Associated Electric – Dell Plant
- ✓ MECE Credit Union



Send your eligible family to [mececu.com/become-a-member](https://mececu.com/become-a-member) so they can learn more and apply, today!

# 3 Tips for Maximizing Your Checking Account

At MECECU, you can bet on a no-fuss, fee-free checking account. With zero monthly service charges, the money in your checking account stays right where you put it. Plus, you **earn 0.25% APY** on your balance and enjoy:

- No minimum balance
- Dividends paid monthly
- Free overdraft protection
- Unlimited check writing

Learn how to open your checking account at [mececu.com/checking-savings](https://mececu.com/checking-savings)

**Want even more from your account?** Implement these simple tips to maximize your checking account using some of our most popular free services.

## Tip 1: Download the App & Always Know Your Balance

Getting ready to make a large purchase? Want to know if you can afford that impulse buy? Use the MECECU mobile app to see your available balance in real-time, from anywhere.

Learn more & download at [mececu.com/mobile-app](https://mececu.com/mobile-app)

## Tip 2: Automate Your Cashflow

Automating your finances is a reliable way to stay on budget and keep your funds safe. If your employer offers direct deposit, use it! You'll never have to worry about picking-up or depositing your check again.

Want to put a bit away each pay period? Set-up automatic transfers within online banking to move money to your savings account at a regular interval.

## Tip 3: Take Advantage of ATM Networks

While MECECU only has one branch, you're not limited by ATM availability. Explore thousands of surcharge-free ATMs throughout our three available networks, and always have cash on-hand.

Visit [mececu.com/atm-locations](https://mececu.com/atm-locations) for more.

# ACH Transfers

Managing multiple bank accounts? Need to make a payment? Transfer funds from MECECU to another financial institution, fee-free!

- No minimum balance
- Simple, one-time set-up
- Transfer or deposit funds
- Funds available next business day+

Or same day if the transfer is submitted by the credit union by 2:30 p.m.!

Get started with your ACH transfer at [mececu.com.ach-transfers/](https://mececu.com.ach-transfers/)

+Transfers initiated after 6:30 p.m. will take two business days.