



MECU

Anywhere

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mecuanywhere.com

Save on TurboTax and Get a Chance to Win \$25,000!¹

Where will
\$25,000 take you?



Try TurboTax[®] for a chance to win. Plus, save up to \$15!



We have teamed up with TurboTax[®] to save you money this tax season when you file with TurboTax. There are savings for everyone, and you have a chance to win \$25,000 in the \$25,000 Payday Sweepstakes!

- ▶ Save up to **\$15** when filing the TurboTax Deluxe, Premier or Self-Employed edition.
- ▶ File your taxes for \$0 if you file a 1040EZ or 1040A with the TurboTax Absolute Zero campaign.
- ▶ Start your taxes before February 16, and you will be entered in the TurboTax \$25,000 Payday Sweepstakes for a chance to win **\$25,000!**

TurboTax translates your taxes into simple questions about your life, and puts everything into the right forms for you so you are guaranteed your maximum refund.

Start TurboTax today and save!

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information.

¹TurboTax \$25,000 Payday Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the fifty (50) United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/16/17. Subject to complete Official Rules and all applicable federal, state and local laws. For Official Rules including odds of winning, alternate method of entry and prize descriptions, visit the Official Rules. PRIZES: One Grand Prize: a check for \$25,000. Retail value: \$25,000. 12 First Prizes: a check for \$1,000. Retail value: \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Road, SDG-2A-03-22E, San Diego, CA 92129.

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Affordable Health Insurance Made Easy



Let the TruStage[®] Health Insurance Program simplify your search. Learn more today!

With your membership, the TruStage Health Insurance Program makes it simple to find the right plan for you.

- ▶ Designed for credit union members
- ▶ Dedicated experts to help you understand and choose health coverage wisely
- ▶ Tools to compare plans and identify financial assistance

Online or over the phone, TruStage Health Insurance Program with GoHealth[™] gives you access to licensed agents who can help you make an informed decision.

Find your plan! Visit TruStageHealth.com or call toll-free (888) 416-2166.

The TruStage Health Insurance Program is made available through TruStage Insurance Agency, LLC and GoHealth, LLC. GoHealth, LLC is licensed to sell nationwide and operates in all states with the exception of Massachusetts, Hawaii, Vermont and Rhode Island. TruStage Insurance Agency, 2014, All Rights Reserved.



RATES

DIVIDEND RATES (PERSONAL ACCOUNTS) – 4th Quarter 2016

Dividend rates for shares are declared quarterly. Earnings are paid on the last day of the quarter and are compounded quarterly on all accounts except for Kasasa® Checking accounts.

Regular & Special Shares	APY
\$0.01 - \$499.99 (Minors Only)	0.05%
\$500.00 - \$999.99	0.05%
\$1,000.00 - \$2,499.99	0.05%
\$2,500.00 - \$4,999.99	0.05%
\$5,000.00 or more	0.05%
Kasasa Saver Savings	
Qualifying*† \$0.01 - \$10,000.00	1.00%
Qualifying*† \$10,000.01 or more	0.25%
Non-Qualifying	0.05%
Vacation / Holiday Clubs	0.01%
Share Draft Checking Account	0.05%
Kasasa Cash / Kasasa Giving Checking	
Qualifying† \$0.01 - \$10,000.00	3.25%
Qualifying† \$10,000.01 or more	0.25%
Non-Qualifying	0.05%
Money Market Account	
\$2,500.00 - \$9,999.99	0.35%
\$10,000.00 - \$24,999.99	0.40%
\$25,000.00 - \$49,999.99	0.45%
\$50,000.00 or more	0.50%
IRA	
\$0.01 - \$999.99	0.05%
\$1,000.00 - \$2,499.99	0.10%
\$2,500.00 - \$4,999.99	0.13%
\$5,000.00 or more	0.15%
Share Certificate Rates	Visit our website for current rates

APY = Annual Percentage Yield

*These accounts are only linked to Kasasa Cash Back and Kasasa Cash Checking.

†Kasasa accounts must meet the account qualifications set forth in the Truth in Savings disclosure in order to earn the qualifying dividend rate and APY. Dividends are paid monthly on the Kasasa Cash Checking and Kasasa Giving Checking.

RATES – BUSINESS ACCOUNTS

Deposit Rates & Share Certificate Rates
Please visit our website for current rates.

CURRENT LOAN RATES

Unsecured	APR
as low as 10.99%	
New Auto Loans	
Up to 24 Months	as low as 2.25%
Up to 60 Months	as low as 3.25%
Up to 72 Months	as low as 4.25%
Used Auto Loans	
Up to 24 Months	as low as 2.25%
Up to 60 Months	as low as 3.25%
Up to 72 Months	as low as 4.25%
Misc. Collateral	as low as 3.25%
Certificate Secured	3% above share certificate rate
Home Equity LOC	Visit our website for current rate
Credit Cards	
Platinum	as low as 9.50%
Rewards	as low as 12.50%

All loans are subject to credit approval. Rates are subject to change without notice. Used vehicles up to eight years old. APR=Annual Percentage Rate. MECU will match other financial institution rates and terms (verified) on new or used loans and miscellaneous collateral loans and reduce that rate by 0.10%. For qualified borrowers. Floors are in place for matching rates; however, terms and conditions apply.

Community Page



Members Exchange participated in the Making Strides Against Breast Cancer 5K in downtown Jackson on October 22. We raised over \$800 in donations for the cause.



Members Exchange participated in Treat Street to provide a safe place for children to trick-or-treat.



We enjoyed celebrating International Credit Union Day® with our members!



Congratulations to our Member Service Center for being chosen "Branch of the Quarter" by our members!



David Broadaway, AVP Business & Specialized Lending, is recognized as a Community Champion by Mississippi Public Broadcasting. Through a Members Exchange scholarship program, David works with students in the metro area to help them succeed post-graduation. Scholarships are based on community service and involvement, as well as academics and post-graduation goals.



Nominees Elected by Acclamation

The voting process is normally done by mailed ballots; however, a ballot will not be required for this election, because there were sufficient nominees to fill the open positions. Based on the credit union bylaws, the Nominating Committee reviewed and accepted the nominations received by the deadline of November 15, 2016. It is with great appreciation and enthusiasm that the Nominating Committee presents the following nominees to be elected by acclamation:

Board of Directors

Ernie Hopkins
Dock Graves

Supervisory Committee

Isaiah Lampkin, Jr.



Tax Reporting Information

We will mail IRS Forms 1099-INT and 1098 IRS, which include the total dividends earned and interest paid on your account in 2016. If you earned less than \$10 in dividends, you will not receive a 1099-INT. We will also be mailing IRS Forms 1099-R and 1099-Q to IRA owners who made a withdrawal or distribution from their IRA during 2016. These tax reporting notices will be mailed before January 31, 2017.



Get Your Tax Refund Faster With Direct Deposit!

Want your tax refund sooner rather than later? Ask your tax preparer to direct deposit it into your Members Exchange account this year! It's easy; just provide the following information with your request:

- ▶ **Members Exchange Routing Number:** 265377484
- ▶ **Account Number:** List your checking or savings account number. Please note this number **MUST be 13 digits**. If you're not sure about your correct number, please contact us.

Double-check to make sure your information is correct, so that your refund will post promptly. Failure to provide the correct information may result in your ACH being returned to the IRS and research fees being assessed to your account.



Traveling Out of State?

Fraudulent activity is increasing, and identity thieves are constantly looking for their next target. Members Exchange is taking precautions to protect members' accounts by offering **Fraud Prevention Service** and **Identity Theft Protection Plans**.

In an effort to further secure members' accounts, we have placed restrictions on some merchants outside of the state in which you reside.

It's important to contact us if:

- ▶ You will be traveling to another state.
- ▶ You regularly perform transactions in another state.
- ▶ You will be moving to another state.

Phone: (800) 748-9459

Email: mobile@memexcu.com

Important Notices



Fee Changes (Effective January 1, 2017)

Operational Fees

- ▶ Notary Fee (non-members only – free for members) \$5.00
- ▶ Research Fee (for ACH deposits w/incorrect info) \$30.00

Individual Retirement Account Fees

- ▶ Annual Fee \$15.00
- ▶ Withdrawal Fee (in excess of four per year) \$35.00

ATM/Visa® Debit Card Fees

- ▶ Card Replacement \$15.00

Annual Meeting Day

Mark your calendars now and plan to attend the Annual Meeting Day scheduled **March 9, 2017**. Come by any branch location between 9:00 a.m. and 5:00 p.m. for refreshments and to receive a copy of our 2016 Annual Report, giveaways and an entry for door prizes. All door prize entries will be combined for the door prize drawings, and the winners will be contacted the following day. We look forward to seeing you there!

ATM Hold Notice

Funds from deposits made at automated teller machines (ATMs) may not be available until the third (3rd) business day after the day of your deposit. For determining the availability of your deposit, every day is a business day, except Saturdays, Sundays and federal holidays. Please see our funds availability disclosure for additional information.

Did You Know?

Members Exchange Credit Union will **match other financial institution loan rates and terms on auto loans and miscellaneous collateral loans (verified) and will reduce that rate by 0.10%**. Floors are in place for matching rates and the annual percentage rate (APR) is based on your creditworthiness. Matching also applies to refinanced vehicles from other financial institutions.

Identity Theft Protection

Identity theft can occur when an individual obtains personal information, such as your Social Security number, date of birth, address and financial account numbers. Once this information is obtained, the thieves will assume or take on your identity, allowing them to illegally purchase items or obtain credit. By following these simple guidelines, your potential for loss due to identity theft can be greatly reduced.

Tips for protecting yourself against identity theft:

- ▶ Check your credit report on a regular basis to ensure the information is correct.
- ▶ Immediately tear up (using a shredder is even better!) unsolicited credit card offers.
- ▶ Never give personal information over the phone unless you initiated the phone call.
- ▶ Never give a credit card number over the phone unless you have initiated the phone call.
- ▶ Always be familiar with financial accounts that you currently maintain. Verify statements and other information sent by your financial institution for accuracy.

Looking for additional protection? Consider enrolling in an

Identity Theft

Protection program

with Members Exchange. Protection plans start as low as \$2.50/month for individuals. Visit our website for information on our Identity Theft Protection Plans to see which one would be right for you.

Protection Plans include:

- ▶ Daily credit monitoring
- ▶ Personal credit reporting to check your credit score
- ▶ Alerts when suspicious activity is detected
- ▶ Educational information and seminars
- ▶ Up to \$1 million identity theft insurance coverage to recover lost funds
- ▶ 24/7 support team for fraud resolution and prevention assistance

For more information, visit my.identityfraud.com/mecuanewhere or contact us at (601) 922-3350.



Staff News

Anniversaries

November – **Mary Washington** (15 years)

December – **Jasmine Gross** (1 year)

February – **Carmen Young** (10 years)
Angela Mitchell (1 year)
Lisa Jenkins (1 year)

March – **Karen Root** (20 years)
David Broadway (5 years)
Schantol Collins (5 years)
Diamond Quinn (5 years)
Jane Vazquez (5 years)



LOCATIONS

Main Office

107 Marketridge Drive
Ridgeland, Mississippi 39157
(601) 922-3350 / (800) 748-9459
Drive-thru ATM location

Byram Branch

5640 I-55 S. Frontage Road
Byram, Mississippi 39272
Drive-thru ATM location

Pearl Branch

101 MetroPlex Boulevard
Pearl, Mississippi 39208
Drive-thru ATM location

Office Hours

Monday – Friday
9:00 a.m. – 5:30 p.m.
Drive-thru opens
Monday – Friday at 7:30 a.m.

Saturday – Pearl & Byram Branch

8:30 a.m. – 12:30 p.m.

Mailing Address

P.O. Box 31049
Jackson, Mississippi 39286-1049

Website

mecuanewhere.com



Go directly to our website simply by snapping a picture of this QR code with your smartphone.

Use your ATM card for free!

Did you know that you can use your ATM card at any credit union ATM that displays the CU24 or CU HERE logo without being charged a fee? There are many locations in the Jackson Metro area. To find a location near you, use our ATM locator on our website.

More Locations

At more than 5,000 branches and over 2,000 self-service locations in all 50 states, you can conduct transactions just like you would at your home credit union. That's because we're part of the CO-OP® Shared Branch network. Simply look for the CO-OP® Shared Branch logo. Finding the nearest branch is easy with locator tools that include phone, mobile app and internet. Just visit co-opsharedbranch.org or call 1-888-SITE-CO-OP.



Connect with us! @MECUanywhere



NOTICE: This newsletter is an official publication of Members Exchange Credit Union and is prepared for the purpose of general information about financial news and related subjects. This newsletter serves as official notice to the credit union membership of all matters contained within.

2017 Holiday Closings

January 16 – Martin Luther King, Jr. Day

February 20 – Presidents Day

Pearl & Byram Saturday Closings

January 14

February 18

BOARD OF DIRECTORS

Chair – Kenneth Allison

Vice Chair – Oscar Pope

Secretary – Barbara Mangum

Director – Ernie Hopkins

Director – Lori Moak

Director – Mary Washington-Garner

Director – Dock E. Graves, MPH

SUPERVISORY COMMITTEE

Chair – Isaiah Lampkin, Jr.

Vice Chair – Robert Clark

Member – Laurie Barnes, DDS



Members Exchange
We'll take you there...