



Member News

January 2017

A quarterly publication for members



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Drive-Thru 7:30 a.m. - 5:00 p.m.

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www.metroemployeeescu.org

MECU Financial Data

as of November 30, 2016

Assets	\$24,945,166
Loans	\$14,262,210
Shares	\$22,782,239
Loan/Share Ratio	62.60%
Capital Ratio	12.18%
Members	4,324

Holiday Closings

Martin Luther King Jr. Day
Monday, January 16

Presidents' Day

Monday, February 20

**Plan Now To Attend
The Annual Meeting
On April 20, 2017**



Federally Insured By NCUA

Refinance With No Payment For 60 Days*



Tired of paying too much for your auto loan? Are you ready to save more money? Then now is the time to refinance your auto loan from another financial lender to MECU. We will beat your current rate at another lender or we'll give you \$50**! Plus, you'll enjoy no payments for 60 days*.

*Offer not available to existing MECU auto loans. MECU will beat the interest rate by at least 0.25% Annual Percentage Rate (APR). Does not apply to loans 2.00%APR and below. \$5,000 minimum amount financed. Member must provide verification of the current interest rate at the other financial institution to qualify.

**If MECU cannot beat the existing interest rate by at least 0.25% and approve the loan under the current structured terms they currently reside under, \$50 will be deposited into the members account within 30 days of application.

VISA Credit Card

**Hurry, Offer
Ends Soon!**

Transfer Balances And Get 0%APR* For Six Months

Perhaps you said "charge it" a few too many times during the holiday season, or you are just eager to get out of credit card debt once and for all! Now is the time to transfer your credit card balances to a MECU VISA Credit Card and save money! For a limited time, get 0%APR* for 6 months on balance transfers. Apply now and start saving money with this fantastic rate and no annual fee!

*Annual Percentage Rate. Available to new and existing MECU VISA Credit Cards. Offer applies to balance transfers and letter checks. Retail purchases do not apply. After the 0% offer ends, rate reverts to either 7.9% or 12.9% depending on credit score. Offer ends January 31, 2017.

Switch To FREE Checking And We'll Give You \$50*

Our "no fee" Share Draft Checking Account is convenient and saves you money. Switch today and enjoy the benefits! Plus, you'll get \$50*!

- ✓ No minimum balance
- ✓ No monthly service charge
- ✓ Direct Deposit
- ✓ Payroll Deduction
- ✓ ATM Service, 24 hours a day,
7 days a week
- ✓ Monthly Statement
- ✓ Duplicate Checks
- ✓ Mobile Deposit
- ✓ Overdraft Protection
- ✓ Transfers By Phone
- ✓ MasterMoney Debit Card
- ✓ Free Bill Pay
- ✓ No Surcharge ATMs through the
Alliance One Network or Central
Bank Locations.

*\$50 available to new checking accounts opened with net pay set up through payroll deduction or direct deposit totaling at least \$400 per month. Account must remain open for 90 days. Funds will be deposited to the member's account within 90 days of qualifying. Does not apply to existing MECU checking accounts.

Convenient Services For Easy Account Access

We make it easy for you to take care of your finances, 24/7, anywhere!

MECU Mobile App • Bill Pay • eBranch • PhoneBranch
Nationwide Account Access • Instant Online Loan Processing
Plus, Much More

Skip-A-Payment

MECU wants to put more cash back in your pocket. That's why we are giving you the opportunity to skip your loan payment in January 2017.

To be eligible for this Skip-A-Payment offer you must:

1. Be current on all loans
2. Inform MECU in writing three days before your payment is due.

Best of all, Skip-A-Payment is FREE! There are no charges or penalties for taking advantage of this special offer.

Interest will continue to accrue and the term of the loan will be extended. The following loans are not eligible for Skip-A-Payment: Loans in default, VISA Credit Cards, Home Equity Line Of Credit Loans, Credit Builder Loans, Payday Loans, Travel Loans, Back To School Loans, 1st Mortgage Loans, Closed End 2nd Mortgages, Lines of Credit, and loans with forced placed insurance. If you have received an extension on a MECU loan in the last 6 months, you are not eligible to skip your payment. Also, you must have made at least 3 months payments on the loan. **Remember, if you have a joint loan, both signatures are required.**

Stop by today for a Skip-A-Payment form. Forms are also available online at www.metroemployeescu.org.

When You Have Good News You Just Have To Share It!

Tell Your Friends And Family About MECU

MECU is unlike any other financial lender! In a world where others are often out for "me," your credit union is different. We take pride in our philosophy of "people helping people" and since day one, that's been our mission.

Share the benefits of MECU with your friends and family this year! Joining is easy and opening an account is simple. You can now open an account online at our website. For more information visit, www.metroemployeescu.org and click on "Online Account Opening" at the top.

Whether they need an auto loan or are looking to save money, we look forward to serving your friends and family in 2017!

Tax Loans

Do you owe Uncle Sam more than you have to give? Then stop by or call us for more information about our low-cost loan for paying taxes!

Get Your Refund Faster - Be sure to take advantage of the convenience of direct deposit when doing your taxes. You'll get your tax refund much faster than if you were to get a check in the mail. Just be sure the MECU routing number (242176051) and your account number (account number for savings, or number on the bottom of your check for checking accounts) is completed correctly on your tax form. It's simple and your refund will be deposited into your MECU account. Please call us if you have any questions.

