

ME | MOBILE EDUCATORS MCU | Credit Union

A Publication By Mobile Educators Credit Union • Winter 2023

HOLIDAY CLOSINGS

MLK Jr. Day: Mon, Jan 16th
 President's Day: Mon, Feb 20th
 Mardi Gras Day: Tue, Feb 21st



RELAX NEXT CHRISTMAS OPEN YOUR MECU CHRISTMAS CLUB ACCOUNT TODAY!

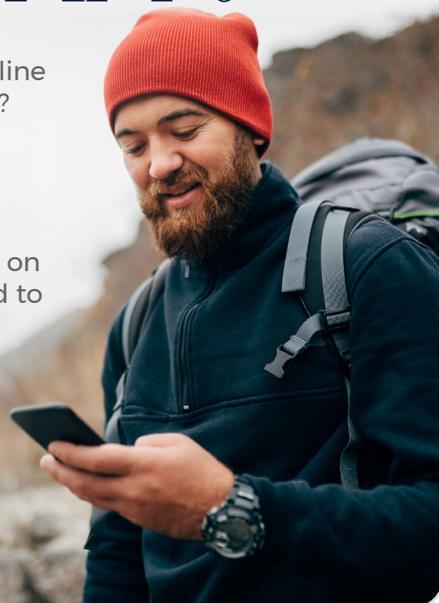
Do you find yourself stressed out during the Holiday season because of costly Christmas expenses? Well, MECU is here to make your Holiday shopping season brighter! With our Christmas Club Savings Account, you can start saving for next Christmas now! The earlier you join, the more comfortable you will be during the holidays. The easiest way to build your Christmas Club Account is through regular payroll deductions or direct deposit. Either way, saving for Christmas will be simple and you can watch your money grow!

DOWNLOAD OUR MOBILE APP!

If you haven't tried our new mobile and online banking platform what are you waiting for? With more features, better security and reliability, what's not to love?

Download our new mobile app today! Just search for "Mobile Educators Credit Union" on the App Store or Google Play. You will need to be enrolled in our online system before you can use the app.

If you need assistance contact your local branch.



WE MAKE CAR BUYING EASY!

We take the headache out of car shopping with our fast loan processing. Visit us online at www.yourmecu.com to download your loan application or stop by one of our convenient area locations and apply today!



CHECK OUT OUR LOW NEW AND USED AUTO RATES!

Model Year 2022 - 2020	Model Year 2022 - 2020	Model Year 2022 - 2020	Model Year 2019 - 2018	Model Year 2017 - Older
2.99% APR* for 60 Months	3.49% APR* for 72 Months <small>(Financing \$20,000 or more)</small>	3.99% APR* for 84 Months <small>(Financing \$30,000 or more)</small>	3.49% APR* for 60 Months	3.75% APR* for 48 Months

*APR = Annual Percentage Rate. Rates quoted are best available and subject to change. Loan rates may vary depending on credit scoring. All loans subject to credit approval. Additional terms may apply. Federally Insured by NCUA. Equal Housing Lender.



www.yourmecu.com



www.yourmecu.com

LOCATIONS

Main Branch

3150 Airport Blvd
Mobile, AL 36606
251.473.4712
Mon, Tue, Thurs: 9 a.m. - 5 p.m.
Wed: 12 p.m. - 5 p.m.
Fri: 9 a.m. - 6 p.m.
Sat: 9 a.m. - 1 p.m.

Baldwin County

7028 Highway 90
Daphne, AL 36526
251.626.3304
Mon, Tue, Thurs: 9 a.m. - 5 p.m.
Wed: 12 p.m. - 5 p.m.
Fri: 9 a.m. - 6 p.m.
(Closed 11 a.m. - 12 p.m., Mon,
Tue, Thu & Fri for lunch)

Saraland

12 U.S. Hwy. 43
Saraland, AL 36571
251.675.3301
Mon, Tue, Thurs: 9 a.m. - 5 p.m.
Wed: 12 p.m. - 5 p.m.
Fri: 9 a.m. - 6 p.m.
(Closed 11 a.m. - 12 p.m., Mon,
Tue, Thu & Fri for lunch)

West Mobile

7730 Cottage Hill Road
Mobile, AL 36695
251.633.4474
Mon, Tue, Thurs: 9 a.m. - 5 p.m.
Wed: 12 p.m. - 5 p.m.
Fri: 9 a.m. - 6 p.m.
(Closed 11 a.m. - 12 p.m., Mon,
Tue, Thu & Fri for lunch)

IMPORTANT NUMBERS

24 Hour Audio Response

1.800.259.0298

VISA Credit Card: To report lost or stolen cards 800-808-7230, for fraud inquiries 800-854-1557

VISA Debit Cards: To report lost or stolen cards 800-472-3272, for fraud inquiries 877-253-8964



Shared Branch
1-888-SITE-CO-OP
co-opsharedbranch.org



Federally Insured by NCUA
Equal Housing Lender

01168-NEWS-1222

JOIN US FOR THE 2023 ANNUAL MEETING OF MOBILE EDUCATORS CREDIT UNION

The Annual Meeting will be held on March 21, 2023
at 6 p.m. at the Airport Boulevard Branch.

During the meeting we will be providing reports on how the credit union has performed during the past year. We will also be sharing our plans for 2023. Join us and catch up with fellow members and credit union staff.



2023 NOMINATING COMMITTEE REPORT

The Nominating Committee consisted of Dr. Bob Clardy, Chairman, Jakie Harbin and Isum Richardson. The Committee nominated the following individuals for the following positions:

Board of Directors:

Dr. Peter Kingsford - Director - 3 year Term: Dr. Kingsford retired from Mobile County Public School System after 26 years with the last 16 years as Principal at Augusta Evans School. He also completed a 19 year career at the University of Mobile, serving as Dean of the School of Education during the final 10 years. He is a Veteran of the United States Coast Guard.

Carlos Montgomery - Director - 3 year Term: Mr. Montgomery has served on MECU's Board of Directors since 2010 and on the Supervisory Committee in the past. He retired as Supervisor of Textbooks from the Mobile County Public School System after 36 ½ years of service.

Supervisory Committee:

Sue Smith - 3 year Term: Mrs. Smith has served on the Supervisory Committee since 2010. She retired from the Mobile Public School System as the Business Office Education Coordinator at Davidson High School after 35 years of service.

Members have until February 7th to make a nomination by petition. The petition requires a minimum of 90 signatures, and signatures of the nominee, to be placed on the ballot. Each nominee must include a statement of the qualifications and biographical data. There will be no nominations from the floor at the meeting.

SHOP SMARTER WITH A MECU VISA CREDIT CARD

PLATINUM VISA
8.90%APR

CLASSIC
12.90%APR

SHARE SECURED
5.90%APR

Our VISA Platinum card has a rate as low as 8.90% APR and our VISA Classic rate is as low as 12.90% APR. We also offer a Share Secured Visa with a rate of 5.90% APR. In addition to low interest rates, enjoy a 25-day Grace Period on purchases and we do not charge an annual fee! What are you waiting for? Apply today!

To apply for our VISA® credit card, contact any branch, call us at 1-800-611-6589 or visit our website at www.yourmecu.com

*APR = Annual Percentage Rate. Rates quoted are best available and subject to change. Rates may vary depending on credit scoring. All loans subject to credit approval. Additional terms may apply. Federally Insured by NCUA. Equal Housing Lender.

