

Money Matters

For the Mobile Educators Credit Union Families

FREE CHECKING

Lower Costs Mean More Money For You

All checking accounts are not created equal. A Mobile Educators Credit Union checking account is designed to help members get the most for their money.

First of all, it's FREE! Compare that to other financial institutions who charge high monthly fees. You can save money with our account.

In addition to being FREE, our checking account actually pays you! Earn interest on your account when you maintain an average daily balance of \$500 or more.

Save more money with our account by avoiding the high usage fees others charge. With our checking account, there is no "per-check" charge and no minimum balance charge. Any fees we charge are priced much lower to help you save your money.

If you have a checking account elsewhere, let us help you compare the costs to see how much you can save by switching to our account. We make the process of switching your accounts quick and easy.

Open your money-saving checking account with us today!



More Free Services To Make Your Checking Even Better

We have some wonderful Free Services to help make your Free Checking Account even better. Check these out.

Free Debit Card

Make purchases with a swipe and have access to cash at ATMs. There is no charge to use a Mobile Educators Credit Union ATM.



Free Online Banking

Keep up with your account wherever you have internet access. Check balances, make transfers, and much more with our Free Online Banking.

Free Online Bill Pay

Make paying your monthly bills a breeze with our Free Online Bill Pay service. Pay all of your bills with just a few clicks. You will love how easy and convenient this service is.





Get A Better Deal With Our Credit Cards

Apply today to get the best deal on a Mobile Educators Credit Union VISA® Credit Cards.

Our VISA® Platinum card has a rate as low as 8.90% A.P.R. We have dropped our VISA® Classic rate from 14.90% to 12.90%.

Transfer your balances from other cards when you open your account and get an even better deal. Our Balance Transfer promotion has rates as low as 3.90% for Platinum and 5.90% for Classic. These rates will be good through Jan. 1, 2014. The sooner you transfer, the more you can save!

For more information about our VISA® credit cards, contact any branch, call us at 1-800-611-6589 or visit our website at yourmecu.com.

Rates As Low As
8.90%
APR



Mobile Educators Credit

FACTS WHAT DOES THE MOBILE EDUCATORS CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all of the sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you are *no longer* our member, we continue to share your information as described in this notice.

How? All financial companies need to share members' information to run their everyday business. In the section below, we list reasons financial companies can share their members' personal information; the reasons Mobile Educators Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your information	Does Mobile Educators Credit Union share?	Can you limit this sharing?
For our everyday business purposes – Such as to process transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes – To offer our product and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes – information about your transactions and experiences	NO	
For nonaffiliates to market to you	NO	

Questions? Call 251-473-4712

Protect Yourself From Identity Theft

- Remove mail promptly from your mailbox. Never use your mailbox for outgoing mail.
- Shred all mail that you discard so that all offers, names and addresses are no longer legible.
- Guard your Social Security Number.
- Do not give out your credit card number on the phone unless you initiated the transaction.
- Be careful with your receipts. Make sure you have them when you leave the store or ATM and do not throw away in public trash cans.
- Review your credit report regularly.
- Destroy pre-approved credit card offers before you throw them away.
- Account for all new checkbooks when you receive them in the mail.

Union Privacy Statement

Who we are	
Who is providing this notice?	Mobile Educators Credit Union

What we do

How does Mobile Educators Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings
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How does Mobile Educators Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or deposit money ▪ pay your bills or apply for a loan ▪ use your credit or debit card <p>We also collect your personal information from other companies.</p>
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Why can't I limit sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ Sharing for affiliates everyday business purposes – information about your creditworthiness ▪ Affiliates from using your information to market you ▪ Sharing for nonaffiliates to market you <p>State laws and individual companies may give you additional rights limit sharing.</p>
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Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Mobile Educators Credit Union does not share with affiliates so they can market to you.
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Nonaffiliates	<p>Companies not related by common ownership control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Mobile Educators Credit Union does not share with nonaffiliates so they can market to you.
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Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ Our joint marketing partners include categories of companies such as insurance companies.
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Need Cash? It's On The House

Homeowners who are looking for extra cash may find it closer than they think. Find it in the equity you have built in your home.

With a Mobile Educators Credit Union Home Equity Loan you can get the cash you need for most any project.

You can make home repairs and renovations, pay off high-priced debt, buy a car or pay for school expenses. Use the money for whatever you need.

Because the money is secured by your home, the interest rates are extremely low. The interest you pay may also be tax deductible. Consult your tax adviser for details.

We do not charge an Origination Fee or an Application Fee for our home equity loans. The loan term goes to 20 years to help keep your payments low.

If you are looking for extra cash, let us help you find it with a money-saving Home Equity Loan.

For more information, contact any branch, call us at 1-800-611-6589 or visit our website at yourmecu.com.



**Ready For A New Car?
Drive A Bargain
With Our Low Rates**

**New Cars as low as 1.99% APR
Used Cars as low as 2.49% APR**

Locations

Main Branch
3150 Airport Blvd
Mobile, AL 36606
251.473.4712 • 1.800.611.6589
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 • 1.800.974.8304
Mon, Tue, Thurs: 9 a.m. - 5 p.m.
Wed: 12 p.m. - 5 p.m.
Fri: 9 a.m. - 6 p.m.

Saraland
12 U.S. Hwy. 43
Saraland, AL 36571
251.675.3301 • 1.800.974.8301
Mon, Tue, Thurs: 9 a.m. - 5 p.m.
Wed: 12 p.m. - 5 p.m.
Fri: 9 a.m. - 6 p.m.

West Mobile
7730 Cottage Hill Road
Mobile, AL 36695
251.633.4474 • 1.800.974.8212
Mon, Tue, Thurs: 9 a.m. - 5 p.m.
Wed: 12 p.m. - 5 p.m.
Fri: 9 a.m. - 6 p.m.

Audio Response
1.800.259.0298

Website
www.yourmecu.com

VISA/MasterCard - Inquiries & to Report lost or stolen cards
800-808-7230

VISA Debit Cards - to report lost or stolen cards or to report fraud
800-472-3272



Holiday Closings

We will be closed the following holidays this quarter. Please plan your credit union business accordingly. We hope you enjoy safe, pleasant holidays.

Memorial Day
Monday, May 27

Independence Day
Thursday, July 4

All member accounts are federally insured to at least \$250,000 by the NCUA. All loan rates quoted as Annual Percentage Rates (APR) and are subject to change without notice. Loan rates based on credit worthiness. We are an Equal Housing and Equal Opportunity Lender.

Vacation Club Members Are Ready To Travel

Members of Mobile Educators' Vacation Club will soon be receiving their money to take a fun-filled vacation.

We will be transferring money from your Vacation Club account to your share (savings) account on May 31, 2013. The money will be available to you on June 1, 2013.

Vacation Club members save each month throughout the year so they will have the money needed to take the vacation they want.

By saving this way, you have the security of knowing the money will be there when you are ready for vacation. It eliminates the stress of finding extra cash for a vacation.

Active Vacation Club members on May 31 will automatically be enrolled for the 2014 club. To make changes to your club account, contact any branch.

To participate in our Vacation Club for 2014, please join the club after June 1, 2013. You will have the money you need for your 2014 vacation.

10 Tips To Better Health From The Mayo Clinic

Eat fruit daily: Fruit offers a great source of antioxidants, which may help prevent cancer, cardiovascular disease, Alzheimer's disease and macular degeneration. The berry family — blueberries, blackberries, raspberries, strawberries and cranberries — are good sources of antioxidants. So are cherries, oranges, and prunes.

Eat high-fiber foods: Whole grains, beans, fruits and vegetables are good sources, as is cereal with psyllium, which may help reduce low-density lipoprotein (LDL), also known as "bad" cholesterol.

Take a brisk walk: Brisk walking improves cardiovascular and bone health. Try to walk at least 30 minutes a day at a moderately intense level.

Stretch and strengthen: Regular stretching and strengthening can enhance mobility and help prevent falls.

Pursue yoga: Yoga combines five important types of exercise — aerobic, strength training, core stability, flexibility and balance. Research suggests it helps reduce blood pressure, reduce stress and improve mood and sleep.

Be optimistic: Research indicates that positive thinkers are more likely to feel better and live longer.

Be grateful: Be thankful for every experience — good and bad — and recognize each is an opportunity to learn and grow.

Try volunteering: Research shows meaningful volunteer activities promote emotional and mental well-being.

Enjoy a pet: A small but growing body of research suggests pet ownership benefits health in several ways. One study found that among those who had a heart attack, dog owners were significantly



more likely to be alive a year later than were those without a dog. Dog owners benefit from regularly walking Fido, too. They are less likely to be obese than non-dog owners.

Improve relationships: Take conscious steps to forgive those closest to you — and yourself. Forgiveness is associated with improved mood and lower stress.