

# Money Matters

For the Mobile Educators Credit Union Families

## Mobile Banking On The Way, e-Statements Are Here

We are excited to bring you Mobile Banking and E-statements. Best of all ... both of these new services are **free!** E-statements are available now and Mobile Banking is coming soon.

### **Mobile Banking**

Mobile Banking allows you to access your account balance information, view rates, transfer funds, access and use Online Bill Pay, view check copies, or find an ATM/branch near you... all

from your cell phone or mobile device. Simplify your life with this great new service.

Mobile Banking can be accessed from all carriers and device types. Mobile Banking is secure, and allows you to manage your accounts wherever and whenever you want. Be sure to sign up for this service.



### **E-statements**

E-statements help protect our environment & offer these great benefits:

**Convenience.** Receive, view and manage your statements from one location.

**Security.** Protect your identity. Reduce the private information in your mailbox.

**Accessibility.** Saved to a memory stick, CD, or computer hard drive, E-statements are easy to store, organize, and access. You can access at least 12

months of your statements online at Virtual Branch.

Going paperless benefits our membership as a whole by reducing the credit union's paper and mailing costs and by increasing security.

Sign up for E-statements now using Virtual Branch. You will love the convenience and security it brings.

You must be a Virtual Branch user to access these new convenient services. If you are not already using Virtual Branch, enroll today so you can take advantage of these services.

## 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](http://www.yourmecu.com)



## 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.

Columbus Day  
Monday, Oct 14

Veterans Day  
Monday, Nov. 11

Thanksgiving  
Thursday, Nov. 28  
**OPEN FRIDAY, Nov. 29**

Christmas  
Tuesday, Dec. 24 - Close at 1 p.m.  
Wednesday, Dec. 25

New Year's Day  
Wednesday, Jan. 1, 2014

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.

## Christmas Club Money On The Way

Christmas Club Members will soon have cash for Christmas shopping. The money will be transferred to savings accounts on Friday, Nov. 1.

You'll be ready to shop for the holidays with the cash you have saved through the year.

Many people find their budgets stressed during the holiday buying season. You can avoid this by joining our Christmas Club.



Save a little each month and when the holidays arrive you will have the money you need. You even earn interest on your savings throughout the year.

Open your Christmas Club Account today and start saving for Christmas 2014.



## Save When You Get Tickets From Us

Enjoy a great fall outing when the Greater Gulf State Fair comes to town.

There will be thrilling rides, great food and games and fun for the whole family.

Save money by purchasing advance Fair tickets at any

Mobile Educators Credit Union location.

This year's Fair will be held Oct. 25 through Nov. 3. Get your tickets early and save.

We are proud to help support this long-standing Mobile tradition.

## Loan Protection Insurance Cancellation Notice

Due to a significant decline in demand from credit unions and their members, CMFG Life Insurance Company has made the decision to exit the Loan Protection Insurance product line. This insurance has been provided at no additional cost to you for eligible member loans granted prior to March 1, 2011. All coverage will be cancelled on November 30, 2013. Please destroy any CUNA Mutual Loan Protection Certificate of Insurance you may have in your possession at that time.

We also offer a quality alternative insurance coverage available to you with MEMBER'S CHOICE® Credit Life Insurance, underwritten by CMFG Life Insurance Company.

Credit Life Insurance provides coverage on your loan(s) up to \$30,000 in case of the member's death. To make the transition to Credit Life Insurance easy and simple as possible, we have arranged with CMFG Life Insurance Company a 30-day open enrollment period to apply for this new insurance. Prior to December 31, 2013, you may complete a Credit Insurance Application for existing loans without providing proof of insurability; provided all eligibility requirements are still met. Please call 251-473-4712 or 800-611-6589 for an application.

If you have any questions about this, please contact our credit union office.