

HOLIDAY CLOSINGS

Labor Day: Monday, Sept. 5th



First Time Auto Buyer Program

If you have little to no credit and have at least 6 months of employment, you can get approved for an auto loan. Our **First Time Auto Buyer Program** makes owning your own car simple and affordable.

Other Restrictions Apply.
See credit union for details.



VISA® SECURED Credit Cards

Great card features:

- VISA® Secured - 5.90%APR*
Minimum Credit Limit \$500.00
- Low, Fixed Rate
- 25-Day Grace Period on Purchases
- No Annual Fee

*A.P.R. = annual percentage rate. See credit union for details.

Visa® Balance Transfer Special

The Sooner You Transfer, The More You Save



**Balance Transfer
Promotion Rates**

**VISA Platinum
2.90% APR***

**VISA Classic
4.90% APR***

Save serious cash during our **VISA® Balance Transfer Promotion**. The sooner you transfer, the more you can save.

Our Balance Transfer Promotion has rates as low as 2.90% A.P.R. for Platinum and 4.90% A.P.R. for Classic. These rates will be good through Dec. 31, 2017.

If you do not have a Mobile Educators' VISA Credit Card, apply today to take advantage of this great offer. Our VISA® Platinum card has a rate as low as 8.90% A.P.R. and our VISA® Classic rate is as low as 12.90% A.P.R. In addition to low interest rates, enjoy a 25-day Grace Period on purchases and we do not charge an annual fee.

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

*A.P.R. = annual percentage rate. Balance transfers made from now till 12/31/17 will receive promotional rate. On 1/1/2018, if the transferred balance has not been paid in full, the promotional rate will return to the A.P.R. disclosed at account opening, currently 8.90% for Platinum and 12.90% for Classic. No other transfer fees apply. Offer does not apply to VISA® or loan balances currently financed at Mobile Educators Credit Union.

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.
Closed 11 a.m. - 12 p.m. for lunch

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

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

Shared Branch Locations

1-888-SITE-CO-OP
www.co-opsharedbranch.org



Mobile Educators Credit Union Updated Fee Schedule

Effective
August 1, 2016

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| Account Close | \$10.00 within 60 days |
| Account History | \$1.00 per page |
| Account Re-open | \$10.00 |
| Account Research | \$10.00 per hour |
| ATM/WD (our mbrs at other atm) | \$1.00 |
| Business Account Fee | \$10.00 per month |
| Cashiers Checks | \$5.00 |
| Check Cashing | 2% of check amount - Max \$100.00 (savings accounts only) |
| Check Cashing - Non-member | 2% of check amount |
| Club Withdrawal Fee | \$5.00 |
| Credit Card Replacement | \$10.00 |
| Debit Card PIN Replacement | \$10.00 |
| Debit Card Replacement | \$10.00 |
| Dormant Fee (After 1 year) | \$5.00 per month |
| Excessive Share W/D | \$5.00 per w/d after 2 per month |
| Express Delivery | Varies |
| Garnishment, Tax Levy, or Judgment Fee | \$25.00 |
| Minimum Balance Violator | \$1.00 per month |
| NSF Item | \$29.00 |
| Overdraft Privilege/Courtesy Pay | \$29.00 |
| Returned Dep. Item Maker same as Payee | \$20.00 |
| Returned Deposit Item | \$10.00 |
| Returned Draft/ACH | \$29.00 |
| Returned Mail | \$5.00 per month |
| Share Draft Copies | \$2.00 |
| Statement Copies | \$5.00 |
| Stop Pay ACH | \$29.00 |
| Stop Pay Both ACH and Draft | \$29.00 |
| Stop Pay Draft | \$29.00 |
| Wire Fee - Foreign | \$40.00 |
| Wire Transfer - Incoming/Outgoing | \$15.00 |

Changes are in **BOLD**



Member Contact Information

To help us better serve you, Mobile Educators Credit Union needs your contact information should we need to contact you concerning your account, notify you during a special promotion or upcoming event, i.e. auto sale and any credit union changes that may occur. Please provide us with the following information. You may return this slip to the credit union or mail it at your convenience.

Name

Home Phone Number

Cell Phone Number

Email Address

What is your preferred method that we may contact you?

- Home Phone Cell Phone Email Text

Signature



Return this slip to your local branch or mail to:
Mobile Educators Credit Union, 3150 Airport Blvd., Mobile, AL 36606