KE | MOBILE EDUCATORS Credit Union

A Publication By Mobile Educators Credit Union • Fall 2024

HOLIDAY CLOSINGS

Columbus Day: Mon, Oct 14th
Veterans Day: Mon, Nov 11th
Thanksgiving: Thur, Nov 28th
Christmas Eve: Tue, Dec 24th - Close @ 1pm
Christmas: Wed, Dec 25th
New Years: Wed, Jan 1st

CHRISTMAS CLUB MONEY IS ON THE WAY!



Christmas Club Members will soon have cash for Christmas shopping. The money will be transferred to savings accounts on October 31st and available November 1st

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 2025.



GET THESE GREAT CARD FEATURES:

VISA® Platinum - 8.90%APR* • VISA® Classic - 12.90%APR* Low, Fixed Rates • 25-Day Grace Period on Purchases • No Annual Fee

Don't fret this holiday season when you use a Mobile Educators Credit Union VISA® Platinum or VISA® Classic credit card for your holiday shopping. Use your card for travel, shopping and dining, whatever the season brings. It is also there for car repairs, medical visits and other unexpected costs. Having the security of knowing that no matter what life brings, you are ready with your Mobile Educators Credit Union VISA®. Open your account today!

*A.P.R. = annual percentage rate. MECU membership required. Rates subject to change. Platinum Minimum Credit Limit \$5,000. See credit union for details. Certain requirements must be met for Platinum accounts. Federally Insured by NCUA. Equal Housing Lender.



FALLING INTO SAVINGS IS EASY WITH A CERTIFICATE OF DEPOSIT FROM MECU!

A Certificate of Deposit (CD) is ideal for savers looking to get the best interest rate possible with either a short or long term investments. MECU offers terms from 6 to 60 months so you can choose the CD that best suits your needs.

CDs With MECU Offer:

Short or Long Terms Goals • Low Risk Higher Yields • NCUA Insured



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 till November 1st)

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 till November 1st)

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 800-8<u>54-1557</u>

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-0924



Apply today and drive away with our fast loan processing and a **Spooky Good Rate!** 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 2024 - 2022

4.99% APR* for 60 Months

Model Year 2024 - 2022 5.49% APR*

for 72 Months (Financing \$20,000 or more) Model Year 2024 - 2022

5.99% APR* for 84 Months (Financing \$30,000 or more) Model Year 2021 - 2020

5.49% APR* for 60 Months

Model Year 2019 - Older

5.99% 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.





New Online Banking Platform Coming Soon

SMARTER FEATURES
ADDITIONAL SECURITY
SMOOTHER EXPERIENCE



Our new online banking platform will launch soon. In the meantime if you haven't tried our current platform what are you waiting for? Check balances, make transfers, send payments, find locations and much more!

Download our Mobile App today! Just search for "Mobile Educators Credit Union" on the App Store or Google Play or scan the code below. You will need to be enrolled in our online system before you can use the App. If you need assistance signing up, please call your local branch.

SCAN CODE FOR YOUR DEVICE SPECIFIC APP





DITCH THE CLUTTER

Sign up for **E-Statements** today!

E-Statements are a faster, safer electronic version of your monthly paper statement. So rather than receiving a paper statement in the mail, each month you will receive an email notifying you that your online statement is ready for viewing. E-Statements are completely FREE and are available to members enrolled in Online Banking. Log in and sign up for E-Statements today!