

March 12, 2020

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SAY HELLO TO THE OPEN ROAD

Get pre-approved for an Auto Loan today.



Getting pre-approved makes car shopping easy and hassle-free, since you won't have to negotiate financing terms at the dealership. Did you just finance with another lender? Apply to have your auto refinanced with us! Hurry in, this spring rate special ends 5/1/2020.

- Apply Online at www.memphiscu.org
- In person at any branch location
- By phone, by calling 901-321-1200

100 Percent Financing is Available on New and Used Cars and Trucks

*Loan rates vary determined by each individual's credit history. All loans are subject to credit approval. Lowest rate of 1.79% APR (annual percentage rate) maximum term is 36 months. Lowest rate of 1.99% APR maximum term is 60 months. Lowest rate of 2.49% APR maximum term is 72 months. MCECU refinances do not apply. **Restrictions may apply. Financing is not available for salvaged or rebuilt titled vehicles. Minimum loan amount of \$5,000 required. Offer expires May 1, 2020.

Score a \$100 Bullseye at MCECU!

Open a checking account and we will put \$100 into it**

Open a new checking account today! MCECU is offering a \$100 checking account bonus for new members and current members who currently do not have a checking account with us.*Our goal is to provide total member service to all of our members and in order to accomplish this we want to extend to you the opportunity to open a checking account with your credit union! (Some restrictions apply, details below.)



BONUS: Promotional \$100 bonus is for members who have never had a checking account with MCECU.* Upon opening of new account, member **(1) Must** sign up for either direct deposit or a payroll deduction allocation of at least \$100 coming into new account.** **(2) Must** receive a debit card for new account. **(3) Must** opt in for electronic statements. (Bonus dollars deposit will be posted to member's account after \$100 deposit requirement has been met.)

12 Reasons WHY you should open a checking account with MCECU today!

- No minimum balance requirements
- No monthly service charge
- No credit check to open account
- Free MasterCard debit card with card controls (gives you the ability to turn your card on and off)
- Free mobile banking with ability to deposit checks right from your mobile device
- Free online banking with free electronic bill payment services
- Direct deposit and payroll deductions (City and MLGW post on Thursday)
- 30,000 ATM's nationwide surcharge free
- Free overdraft protection service from savings to checking account
- Overdraft privilege protection option available after 60 days of account opening
- Free phone, online, and in person transfer services from one account to another
- **BONUS OF \$100***

*\$100 Bonus offer ends May 1, 2020





When You Need an **ATM**, a **Bigger Network is Better**

When you need convenient ATM access without paying a surcharge, a bigger network is better. Memphis City Employees Credit Union is pleased to belong to the CO-OP ATM network, the largest credit union-owned ATM network in the United States. The CO-OP ATM network operates nearly 30,000

surcharge-free ATMs across the country for the benefit of credit union members. How convenient is that?

Anyone who's had to wander from place to place searching for an in-network ATM knows the value of more locations. CO-OP ATM network locations are found in credit union branches, supermarkets and 7-Eleven® stores, as well as a multitude of free-standing locations. Simply put, they're everywhere. And they are always surcharge-free for MCECU members.

The CO-OP ATM network isn't just bigger; it's better. It's designed strictly for the benefit of its credit union members—no collecting fees in order to turn a profit and no making money at your expense. Because credit unions and the ATM network they support are owned by members, the dividends (convenience, free access) are yours. It's the largest surcharge-free credit union ATM network on the planet—and it belongs to you.

To find the surcharge-free CO-OP ATMs in your area visit: www.co-opnetwork.org or download the CO-OP mobile app.



Shred for Safety Day is Saturday, April 18th

Bring your old statements, tax returns, bills, or any paperwork with sensitive personal information and we will shred them onsite. There is a limit of five (5) file boxes or three (3) trash bags per vehicle. FREE to MCECU members. No reservation required.

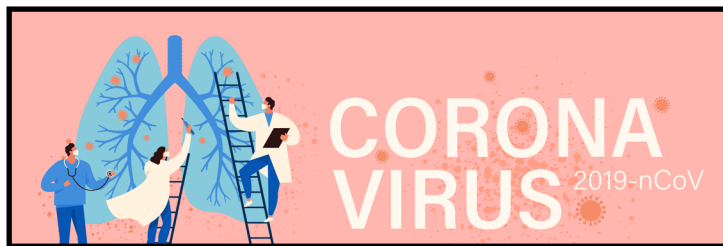
We are happy to provide this shred day service to our members for free! Shred-It® will be onsite to shred your documents.

BONUS: We will be serving free burgers and hotdogs to all who attend this shred day event!

TIME: 9:00am - 12:30pm

PLACE: Mt. Moriah Branch
2678 Mt. Moriah Terrace Cove
Memphis, TN 38115

Your Credit Union is Taking Precautions!



Your credit union management team is closely monitoring developments with the coronavirus. We want to assure you that we are taking appropriate precautions to continue providing a safe working environment for our employees and service to our members.

At this time, we are taking extra precautions to help prevent illnesses in our branches. For example, we have hand sanitizers at our workstations for our members and staff. Additionally, many of our members are choosing to use Online and Mobile Banking or are calling our Member Service Center in place of coming into the branch. Please be aware that our hold times may be slightly longer due to the increased volume. Our phone number is 901-321-1200 or toll free 1-877-825-3180.

The Center for Disease Control has created a page where they are posting the most up to date and reliable information at <https://www.cdc.gov/coronavirus/2019-ncov/index.html>

The Shelby County Health Department has set up a hotline to call for information about the virus. The number is: 901-692-7523. Please check its website for details: <http://shelbytnhealth.com/>

Closings

Good Friday

Friday, April 10th

Memorial Day

Monday, May 25th

You can access your account 24 hours a day thru our Netteller on your computer and thru our mobile banking app.

**Need help setting this up?
Give us a call at 901-321-1200.**

You may become a member of Memphis City Employees Credit Union if:

- You are employed with the City of Memphis
- You are employed with the City of Bartlett
- You are employed with Airport Authority
- You are employed with Memphis & Shelby County Library
- You are employed with MLGW
- You are employed with Smith & Nephew
- You are employed with the IRS Service Center in Memphis, TN
- You are employed with MCR Safety
- You were eligible for membership with Smith & Nephew Employees Credit Union
- You were eligible for membership with Agility Financial Credit Union



We are People Helping People

This includes spouses of persons who have passed away while within the field of membership of this credit union, persons retired as pensioners or annuitants from the above employment, and members of the immediate family or household of the above field of membership.

Member Service Center: (901) 321-1200

Avery Branch

2608 Avery Avenue
Memphis, TN 38112

M-W 8:00 AM - 4:00 PM

TH-F 9:00 AM - 5:00 PM

(Drive thru open 8:00 AM to 4:00 PM M-W)

(Drive thru open 8:00 AM to 6:00 PM TH-F)

ATM

Mt. Moriah Branch

2678 Mt. Moriah Terrace Cove
Memphis, TN 38115

M-W 8:00 AM - 4:00 PM

TH-F 9:00 AM - 5:00 PM

(Drive thru open 8:00 AM to 4:00 PM M-W)

(Drive thru open 8:00 AM to 6:00 PM TH-F)

ATM, Coin Machine

Winchester Branch

3617 Winchester Road
Memphis, TN 38118

M-W 8:00 AM - 4:00 PM

TH-F 9:00 AM - 5:00 PM

(Drive thru open 8:00 AM to 4:00 PM M-W)

(Drive thru open 9:00 AM to 6:00 PM TH-F)

Saturday 8:00 AM -12:00 PM

(Drive thru Only)

ATM

Stage Road Branch

5705 Stage Road, Suite 2
Bartlett, TN 38134

M-W 8:00 AM - 4:00 PM

TH-F 9:00 AM - 5:00 PM

(Drive thru open 8:00 AM to 4:00 PM M-W)

(Drive thru open 9:00 AM to 6:00 PM TH-F)

ATM

Whitten Branch

1900 Whitten Road, Suite 102
Memphis, TN 38133

M-W 8:00 AM - 4:00 PM

TH-F 9:00 AM - 5:00 PM

(Drive thru open 8:00 AM to 4:00 PM M-W)

(Drive thru open 9:00 AM to 6:00 PM TH-F)

ATM

Whitehaven Branch

4135 Elvis Presley Blvd
Memphis, TN 38116

M-W 8:00 AM - 4:00 PM

TH-F 9:00 AM - 5:00 PM

(Drive thru open 8:00 AM to 4:00 PM M-W)

(Drive thru open 9:00 AM to 6:00 PM TH-F)

ATM

Getwell Branch

(Restricted Access)

5333 Getwell, Module E

Memphis, TN 38118

M-F 9:00 AM - 4:00 PM

Closed for Lunch, 1:00 PM -2:00PM

ATM

Downtown Branch

109 N. Main Street
Memphis, TN 38103

M-F 8:00 AM -4:00 PM

Closed for Lunch, 1:00 PM -2:00PM

Memphis

