

July 21, 2020

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*First-time Homebuyers,
you have a choice
in a home loan.
Make it a Great Choice.*

The Great Choice Home Loan program was created by the Tennessee Housing Development Agency (THDA) to make homeownership available and affordable for Tennesseans of middle/moderate income.

Down Payment Assistance: You can use our Great Choice Plus down payment assistance for any loan-related costs, including your down payment and/or closing cost.

30-Year Term: Your monthly payments are spread out across 30 years to keep them affordable.

Fixed Interest Rate: The interest rate never change throughout the entire life of the loan.

Minimum Credit Score: The credit score of everyone on your loan application must be at least 640. If you do not know your credit score, we can check for you.

Household income and purchase price limits: The maximum of your total household income and the price you can pay for a home and still qualify for the Great Choice Home Loan program varies by county.



**Experience
the Water!**

Get out on the lake and have Fun!

Whether you are ready for a Ski Boat, Fishing Boat, Sport Boat, Pontoon, or a Jet Ski, getting financing is your first stop.

We can help you get off the dock and explore the waters with a MCECU boat loan.

- Click Here to Apply!
- Rates as low as 3.49% fixed APR*
- Available for both new and used boats
- No application fees
- eSignature – Sign loan documents from home
- Terms up to 84 months
- We can also refinance your boat loan from another lender.



Rates are determined by overall creditworthiness of applicant. 3.49% Annual Percentage Rate* is the lowest rate available on new and used boats 36-month term. 5.29% APR is the lowest Rate available 84-month term. Terms are determined by the age and condition of boat and overall creditworthiness of applicant. All loans are subject to credit approval. MCECU refinances do not apply. **Offer expires August 30, 2020.**



Memphis, Tennessee



Your Credit Union is Text Messaging!

Text Messaging provides the convenience that our members want, especially when you are already using Texting to communicate with many other businesses.

With text messaging you can ask questions about deposit transactions, loans, payments, transfers and more, directly from your mobile devices, and get reliable, real-time answers from real people. You can even submit loan documentation.

We all know that in our own personal daily lives, it is often difficult for

us to answer a phone call, however we are usually able to answer a text pretty quickly. At MCECU our safe and secure texting solution gives you and the credit union an easy way to communicate and the ability to speed up the process and complete any paperwork that may be needed.

Safe and secure – when we text you we will never ask you your account number or your social security number and, when you text us, we will verify your identity by using methods other than your account number/social security number.

With text messaging we can schedule appointments for you and let you know ahead of time what documentation you may need before you arrive. This helps you save time too! So exciting!

Try it out – **TEXT 901-321-1200** and ask us a question! We are waiting to hear from you using this new and secure method of communication!

We have New and Used Car Rates* as low as:

1.79% up to 60 months
1.99% up to 72 months



GET PRE-APPROVED FOR AN AUTO LOAN TODAY!

*1.79% Annual Percentage Rate is the lowest rate available on new and used automobiles for 60 month term. 1.99% APR is the lowest Rate available for 72 month term. Rates are determined by the overall creditworthiness of each applicant. Terms are determined by the age and mileage of auto and overall creditworthiness of each applicant. All loans are subject to credit approval. MCECU refinances do not apply. Financing is not available for salvaged or rebuilt titled vehicles. Minimum loan amount of \$5,000 required. Offer expires September 1, 2020.



Why choose Memphis City Employees Credit Union? Well.....

Let us start out by saying that the Memphis City Employees Credit Union was created 61 years ago to serve City of Memphis Employees. We have grown to over 40,000 members and also serve other large employee groups including MLGW, City of Bartlett, IRS, MCR Safety, and Smith and Nephew. We also proudly serve several smaller employee groups in the area as well. We are different....

1. Banks and credit unions are not the same.

- All banks are for-profit. That means they have one major purpose and that is to make money from their account holders.
- Memphis City Employees credit union is not-for-profit. Our major purpose is to serve you and provide you with the opportunity to have a savings account, a checking account, loans and more.

2. We offer a personal touch. You are more than an account and we care about you. Plus, your family members can join our credit union too!

3. We offer lower rates on loans, and we take the time to explain the loan process to you too.

4. We offer checking accounts with no monthly service fees, no minimum balances, and all of our electronic services – including Mobile Banking and Bill Pay are free.

5. Interest is paid on all savings accounts – does your bank do that? And, yes, your money is safely insured up to \$250,000 too!

We have a strong presence in our Community. We are people helping people.

Closings

Labor Day

Monday, September 7th

Columbus Day

Monday, October 12th

Online Banking – Coming soon in the Fall of 2020 a New and Improved Online Banking Solution!

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

www.memphiscu.org

**Or give us a call at
901-321-1200.**

COVID-19

Information for Our Members Regarding Access to Branches

Most of our members who choose to visit our branches are opting to use services through our drive-thrus to reduce the risk of transmission of the coronavirus.

In compliance with Shelby County's face mask regulations, we are requiring all members entering our branches to wear a face mask or facial covering. If you don't have a mask, we can provide you with one. Our employees will be masked while assisting you.

Our 6 branch locations are set up with personal protective equipment for our employees, and we have put in place social/physical distancing markers and signage for you. Your health and safety, and that of our employees remains our highest priority.



Please remember that your credit union remains open for business to make loans, take deposits, and provide you the service you deserve. We are people helping people.

Using our online banking and mobile banking puts access to your accounts right at your fingertips!

Need help in setting your digital access? Give us a call or text us at **901-321-1200**. Our call center staff are always ready to assist you during business hours.

Shelby County issued the following order to us on July 3, 2020 - Pursuant to Order of the Shelby County Health Officer for Shelby County, Tennessee, you are **REQUIRED** to wear a cloth face covering or mask while in this business/facility.

This will help **PROTECT** our **EMPLOYEES** and **EACH OTHER**.

Thank you for your cooperation and assisting us in complying with the County's face mask regulations.

WELCOME

**MASKS ARE
REQUIRED
TO ENTER
OUR BRANCHES**



THANK YOU

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

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

5751 Stage Road
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 8:00 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

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

Memphis

