

November 2020

In this Issue...

pg1. Holiday Loan & New! Mastercard

pg2. New! Mobile App & Car Rates

pg3. Privacy Statement & Locations

...and more

Holiday Loan

Relax More, Worry Less,
This Holiday Season

Apply for a MCECU Holiday Loan Today!

- Loan of \$500 or \$1,000
- Term 6 months
- Rates as low as 7.0%*
- Convenient Payroll Deduction or Automatic Transfer Options

APPLY FROM THE COMFORT OF YOUR HOME



*Annual Percentage Rate (APR) Loan rates vary – determined by each individual's credit history. Must have 6 months verified employment and account membership of at least 90 days. All loans are subject to credit approval. Holiday Loan promotion offer ends December 31, 2020.

REWARDS CARD



platinum

MEMPHIS
CITY EMPLOYEES
CREDIT UNION

New! Mastercard Platinum Rewards Card

Enjoy a world of difference with a credit card from Memphis City Employees Credit Union. Our Mastercard® Platinum Rewards Card is designed with your best interests in mind so you can buy what you want without worrying about the fine print.

Benefits at-a-glance:

- Worldwide acceptance at over 52 million places
- No Annual Fee
- Liability protection for unauthorized purchases
- Chip Technology
- Contactless Technology
- Mastercard ID Theft Protection
- Minimum payment of 2% or \$20 whichever is greater

EARN REWARDS for each dollar spent!
Spend \$1,500 on purchases by
December 31, 2020, and receive
10,000 Bonus Points! Cash Advances
and Balance Transfers do not
apply or earn points.



Memphis, Tennessee

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

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



Spoil Yourself this Christmas!

*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 December 31, 2020.

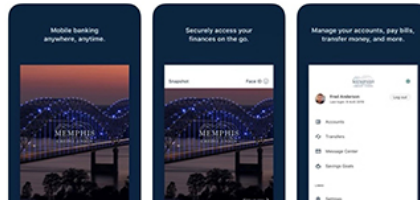
Get pre-approved and make your holiday dream come true!

[Apply Online](#)



MCECU Mobile
Finance

[UPDATE](#)



Download our Mobile App!

Available through the Apple App Store and Google Play Store.

New Features include...

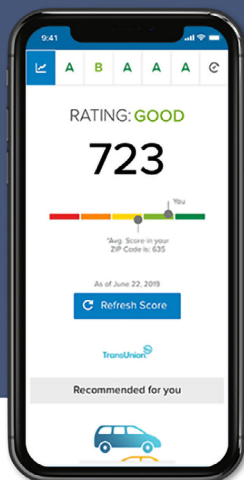
- Mobile Wallet
- Mobile Check Deposits
- Custom Alerts
- Push Notifications
- Digital Transfers
- Update Contact Information
- Open New Checking Accounts
- Apply For Loans Online
- Bill Pay
- New Budgeting Tools
- Credit Score Monitoring
- and more!

For more information, please visit our website at:
www.memphiscu.org

FEE SCHEDULE Effective 01/01/2021

IRA ACCOUNT FEES	
Excessive Withdrawal	\$10.00, after three (3) per year
CHRISTMAS CLUB ACCOUNT FEES	
Account Withdrawal	\$1.00 / Withdrawal
SHARE DRAFT ACCOUNT FEES	
NSF	\$25.00 / Item
Overdraft	\$25.00 / Item
Courtesy Pay	\$25.00 / Item
Returned item	\$25.00 / Item
Stop Payment	\$25.00 / Request
Check Image Fee	\$2.00
EFT FEES	
ACH Overdraft	\$25.00
Card Replacement	\$20.00
Debit Card Overdraft	\$25.00
Rush Debit / ATM Card	\$20.00, 2 nd Day if requested before Noon.
Mastercard Late Fee	\$20.00
Wire Transfer	\$20.00
MEMBER ACCOUNT FEES	
Returned Loan Payment Fee	\$25.00
Loan Late Fee	\$20.00
Official Check	\$1.00
Non-Member Check Cashed	\$5.00
Business Non-Member Check	\$20.00
Statement Fee	\$1.00
Returned Statement	\$5.00
Dormant Account	\$5.00 / Month after 2 years of no activity
Escheat	\$20.00
Printout Fee	\$1.00
Research Fee	\$20.00 (hourly)
Returned Mail	\$5.00

Introducing: Savvymoney



FREE CREDIT SCORE AND REPORT

► **Look for the Savvymoney widget on your online and mobile banking to register today!**

Your credit score is available in online and mobile banking!

It's never been easier to track your credit score and full credit report. Enjoy all of these free benefits in mobile banking:

- Credit Score
- Full Credit Report
- Credit Monitoring
- Personalized Loan Offers, and more!

Closings

Veteran's Day

Wednesday, November 11th

Thanksgiving Day

Thursday, November 26th

Thanksgiving Friday

Friday, November 27th

Christmas Eve

Thursday, December 24th

Christmas

Friday, December 25th

New Years Day

Friday, January 1st

Martin Luther King Jr. Day

Monday, January 18th

Memphis City Employees Credit Union, your member-owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the Credit Union.

INFORMATION WE COLLECT ABOUT YOU

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications and other forms.

We may disclose all of the information we collect, as described above, as permitted by law.

PARTIES WHO RECEIVE INFORMATION FROM US

— We may disclose non-public personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, plastic card processors, direct marketers, government agencies and mail houses

DISCLOSURE OF INFORMATION TO PARTIES THAT PROVIDE SERVICES TO US

— In order for us to conduct the business of the Credit Union, we may disclose all of the information we collect, as described above, to other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to non-affiliated third parties for the purposes of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services.

We may also disclose non-public personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

HOW TO OPT OUT OR STOP CERTAIN DISCLOSURES ABOUT YOU

— If you prefer that we do not disclose non-public personal information about you to non-affiliated third parties, you may opt out of those disclosures – you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of the disclosures to non-affiliated third parties, please contact the Credit Union.

You may opt out of these disclosures at any time. This opt out, by law, will not apply to disclosures that are legally permitted, disclosures to other financial institutions that have joint marketing agreements with us, disclosures we make to companies that perform services on our behalf, or companies that process or service transactions you request or authorize. Once we receive your request, we have a reasonable amount of time to stop the disclosures. You may always contact us for assistance if you wish to later revoke your opt out election.

Note to joint account holders: If you and someone else (or others) who is/are not member(s) of our credit union has/have obtained a financial product from us, the non-member(s) is/are eligible to exercise the right to opt out. If any one of you exercises the right to opt out, we will treat it as if all of you directed us not to make disclosures to non-affiliated third parties (except those that are permitted by law).

DISCLOSURE OF INFORMATION ABOUT FORMER MEMBERS — If you terminate your membership with Memphis City Employees Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

HOW WE PROTECT YOUR INFORMATION

We restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your non-public personal information.

WHAT MEMBERS CAN DO TO HELP

Memphis City Employees Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, personal identification numbers (PINs) or passwords. Never keep your PIN with your card. The PIN can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the Credit Union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Questions?

- Call toll free: (877) 825-3180
- Go to: www.memphiscu.org
- Stop by any Memphis City Employees Credit Union branch

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

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

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

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 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

Whitehaven Branch

4135 Elvis Presley Blvd

Memphis, TN 38116

(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

