

March 3, 2021



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Branch Location Hours Effective March 1, 2021

Avery, Mt. Moriah, Stage and Whitten Branches Lobby Hours:

Monday - Friday, 9:00 a.m. to 4:00 p.m.
(Whitehaven and Winchester lobbies will remain closed.)

Call Center Hours:

Monday - Friday, 8:00 a.m. to 5:00 p.m.

Drive thru all branches:

Monday - Wednesday, 8:00 a.m. to 4:00 p.m.
Thursday - Friday, 9:00 a.m. to 5:00 p.m.

Saturday hours Winchester Branch

(Drive thru only)
9:00 a.m. to noon.

ENJOY THE PEACE AND QUIET THAT ONLY THE OUTDOORS CAN PROVIDE!

 Apply Online



RV and Travel Trailers Low Promotional Rates

3.29% APR* 72 Months

3.99% APR* 84 Months

4.49% APR* 120 Months**

Are you looking forward to warm weather, long days and road trips? With a MCECU RV or Travel Trailer loan you'll soon be able to load up your family and head off into the sunset!

Getting pre-approved is easy! Visit www.memphiscu.org to apply online or apply directly thru your online or mobile banking app. **Hurry, these low rate offers end April 30, 2021.**

Loan rates vary - determined by each individual's credit history. All loans are subject to Credit Approval. Other rules and restrictions may apply. *Annual Percentage Rate **Minimum loan amount \$50,000 on 120 month term.

Absolutely, positively free checking.

Sign up for a free checking account that lives up to its name.

- Free Mobile Banking & Mobile Deposit
- Free Online Banking & Bill Pay
- Free Account Alerts
- Free Electronic or Paper Statements
- Free Contactless Debit Card – with chip technology
- Free Card Controls – turn your card on and off
- Free SAVVY Money – credit score monitoring
- No Minimum Balance Requirements
- No Monthly Service Charge
- No credit check at account opening
- Overdraft Protection with “Free” Share to Share Options
- Mobile Wallet with “Free” Apple Pay, Google Pay and Samsung Pay
- 30,000 “Free” ATM's thru the CO-OP ATM Network



Balance Transfer Offer



TRANSFER A BALANCE FROM ANOTHER CREDIT CARD TO YOUR MCECU PLATINUM REWARDS CARD AND RECEIVE 0% APR* FOR 12 MONTHS

- 0% intro APR* for 12 months on balance transfers.
- After the promotional offer expires, remaining balance will migrate to the standard APR* applicable on your account.
- No balance transfer fee!
- Minimum transfer amount of **\$50.00**.
- [*See rates, rewards, and other information!](#)



Don't have our Mastercard Platinum Rewards Card?
Apply online at:
www.memphiscu.org

Expecting a Tax Refund?



If you expect a refund when you file your federal taxes, the IRS makes it easy for you to directly deposit these funds into your MCECU checking or savings account. Direct deposit is free! And it's safer, easier and faster than having a check sent by postal mail. To directly deposit your refund, go to the refund portion of your tax return:

- Enter MCECU's Bank Routing Number: **284084208**
- Select the account type and then enter your member account number.
 - **Checking** - this will be a **13-digit number**
 - **Savings** - this will be a **15-digit number**

*The names(s) on the refund check **MUST** match the account holder name(s). Double check your account numbers. Any error and the IRS could delay your refund! **If you are in doubt about your account number, please contact us.***

Introducing: AUTO LINK



Coming March 10! MCECU is proud to announce our New Partnership with Auto Link. Auto Link is a great place to search for New and Used vehicles in your area! With Auto Link, you can search for your favorite vehicles by make, model, year and zip code. Auto Link also allows members to take a Virtual Test Drive from the comfort of your home. The Find Better Price tool helps you search for better deals on similar vehicles too!

All auto loan members will receive a free myEZ Car Care Membership. Download the myEZ Car Care App from the Google Play or App Store and enjoy member benefits like discounts on repair, service and maintenance at over 10,000 locations nationwide! The myEZ Car Care App also offers an Electronic Glovebox®. A digital place to keep and store all of your vehicle documents safe and secure in one place! With myEZ Car Care, be on the lookout for an e-mail with your activation code. To learn more about Auto Link and myEZ Car Care, please visit our website at: www.memphiscu.org. **Find your next vehicle using Auto Link!**

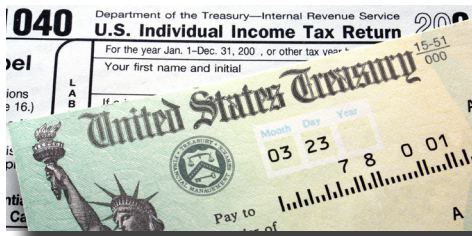
Closings

Good Friday
 Friday, April 2nd

Memorial Day
 Monday, May 31st

Sunday, March 14, 2021





YOUR 2020 MCECU TAX DOCUMENTS

Your 2020 tax statements are now available! To view or download your electronic statements, please log in to your online or mobile banking, navigate to EDOCS, select the Statements Tab, select view statements and click on My Documents / Taxes. From there, you'll be able to access and download all applicable IRS Forms.

For assistance, call **901-321-1200** or **toll free 1-877-825-3180** during our business hours and a member of our call center will be happy to assist you.



Get Started

Link Your External Accounts! Using online or mobile banking.

Did you know you can now link accounts from other financial institutions through your online/mobile banking at MCECU? By aggregating your accounts, from the Dashboard (Desktop version) or the bottom of your screen (App version), you can log in and view transactions from other accounts that you may own. This is a great way to monitor all of your financial transactions in one place, with one easy login.

Note: Multi-factor authentication will need to be disabled at your other financial institutions. You may also need to update your login credentials from time to time, depending on the other financial institutions requirements.

You can move money to and from these accounts by ACH, after setting up an external transfer account. You simply need your full account and routing number to the external account you wish to add. From the transfer widget, select "Add an external account". Once in the transfer widget, this can be found under the Classic tab (Desktop version) or Add Account (App version). Once the external account is submitted, two small deposits will be sent to that external account.

This can take 2-3 business days to post to your external account. If you have aggregated your accounts, you can view these deposits through your online/mobile banking with MCECU. You will be prompted to validate these deposits; simply click the alert at the top of your online/mobile banking.

Once we have validated the account, you will then be able to move money to and from your accounts. Even better! This is absolutely free! If you have any questions, our member service center will be happy to assist you, please call **901-321-1200**.

Member Service Center: (901) 321-1200

Avery Branch

2608 Avery Avenue
Memphis, TN 38112

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

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

(Drive thru open 9:00 AM to 5:00 PM TH-F)

ATM

Mt. Moriah Branch

2678 Mt. Moriah Terrace Cove
Memphis, TN 38115

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

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

(Drive thru open 9:00 AM to 5:00 PM TH-F)

ATM

Whitehaven Branch

4135 Elvis Presley Blvd
Memphis, TN 38116

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

(Drive thru only 9:00 AM to 5:00 PM TH-F)

ATM

Stage Road Branch

5751 Stage Road
Bartlett, TN 38134

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

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

(Drive thru open 9:00 AM to 5:00 PM TH-F)

ATM

Call Center

M-F 8:00 AM - 5:00 PM

Whitten Branch

1900 Whitten Road, Suite 102
Memphis, TN 38133

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

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

(Drive thru open 9:00 AM to 5:00 PM TH-F)

ATM

Winchester Branch

3617 Winchester Road
Memphis, TN 38118

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

(Drive thru only 9:00 AM to 5:00 PM TH-F)

Saturday 9:00 AM - 12:00 PM

(Drive thru Only)

ATM



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

Memphis

