

November, 2022

In this Issue...

- pg1. Holiday Loan & Skip-A-Pay
- pg2. Mastercard, Card Alerts & Auto Link
- pg3. Privacy Notice

...and more

\$500 or \$1,000 Holiday Loan*



It's that time of the year again! The Holiday Season is upon us. A special time to spend with family and loved ones. At MCECU, we care about our members and realize these are trying times. In addition to Skip-A-Pay, we want to make it easy for our members to access extra cash during the Holidays. You can now apply for a MCECU Holiday Loan in the amount of \$500 or \$1,000. This Holiday Season, let MCECU give you the gift of having a peace of mind.

- **6 Month Term**
- **Convenient Payroll Deduction and Auto Transfer options**
- **Apply online, through mobile banking, in branches, or by phone**

Sign your loan documents quickly and securely with DocuSign!

[CLICK HERE](#) to apply using our secure and easy online application.

*Restrictions apply.

Give yourself a Gift this Holiday Season with Skip-A-Pay!



Don't let the worry of holiday bills spoil the season. Instead, sign up for Memphis City Employees Credit Union's Holiday Skip-A-Payment Program and skip December's payment on your qualifying loan(s). Use the extra money to pay for holiday expenses or a winter vacation. If you make your loan payments thru your payroll with payroll deduction, your payment will be deposited into your Share Savings Account.

Please complete your [Skip-A-Pay request](#) indicating which loan(s) you would like to skip a payment and we'll make the changes. You will be signing this form electronically with our secure DOCUSIGN® feature. Before you apply, please review our terms and conditions [HERE](#).

Register for Digital Banking Access!

Digital is the way of the future. In order to stay competitive, MCECU is working hard to provide the best digital banking experience to our members. With a combination of security features, online and mobile banking is a secure and convenient way to access all your accounts from the palm of your hand. Enjoy features like remote check deposits, funds transfer, bill pay, SavvyMoney and even apply for loans on the go! If you have not yet registered for online and mobile banking, we would be happy to help. You can register yourself by downloading our app and registering, visiting our website: www.memphiscu.org, or just give us a call at 901-321-1200 and one of our Member Service Center Representatives would be happy to assist you!



REWARDS CARD



platinum

MEMPHIS
CITY EMPLOYEES
CREDIT UNION

Are You Carrying our Mastercard® Platinum Rewards Card?

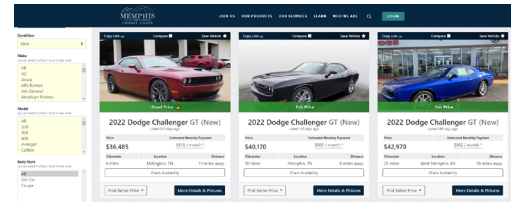
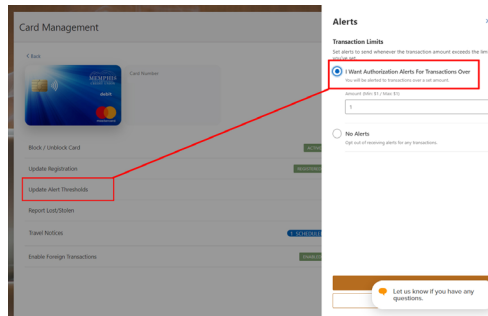
- No annual Fee
- Earn 1 point for every dollar you spend
- Minimum payment of 2% or \$20, whichever is greater
- 25-day grace period on purchases
- Liability protection for unauthorized purchases⁽¹⁾
- Chip Technology
- Contactless Technology
- Mastercard ID Theft Protection™
- Access to cash at over 100,000 ATMs worldwide
- Convenient online account viewing of activity and balances

1. Certain restrictions apply. See WWW.MASTERCARD.US/ZERO-LIABILITY for details.



Turn on the Card Alert Notifications!

Don't want any unexpected surprises? Turn on the Card Alert Notifications and keep track of all your transactions. From your online or mobile banking, go to the Card Management Tile and select the card you want to receive Alerts and Notifications on. It's that simple! You can also Block and Unblock your card, report it Lost or Stolen, enable Travel Notices, enable Foreign Transactions and more! Take control of your cards and avoid becoming a victim of fraud today!



Find the car of your Dreams!

With Auto Link, you can search for vehicles of all makes and models in a matter of minutes. You can also compare prices, view photos and features. Visit our website **www.memphiscu.org** and click on our Products Menu. Go to Find a Car and start searching! You can create a free Auto Link account to save your favorites. Many vehicles also include a free Virtual Test Drive and a free Carfax!

CLICK HERE to apply using our secure and easy online application.

Closings:

Veteran's Day	Friday, November 11
Thanksgiving	Thursday, November 24 & Friday, November 25
Christmas Eve	Friday, December 23
Christmas (Ob.)	Monday, December 26
New Year's (Ob.)	Monday, January 2

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

Memphis

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



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.

Let us know if you have questions. Please do not hesitate to call us — we are here to serve you!

Questions?

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