

January 19, 2021

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...and more

REWARDS CARD



platinum

MEMPHIS
CITY EMPLOYEES
CREDIT UNION

Are You Carrying our 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.



See Where Your Rewards Can Take You.

- 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
- Worldwide acceptance at over 52 million places
- Liability protection for unauthorized purchases⁽¹⁾
- Chip Technology
- Contactless Technology
- Mastercard ID Theft Protection™
- Access to cash at over 100,000 ATMs worldwide
- Convenient viewing online account activity and balances

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

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



Balance Transfer Offer

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!](#)

It's simple! From your online or mobile banking, go to the Card Management Widget, select Balance Transfer, fill out the required information and the Transfer Amount. MCECU will mail a check to the credit card company for the requested amount and add that amount to your current balance, so you can start saving money today! 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. After hours you may call 866-820-3867 for assistance.

Memphis, Tennessee

Memphis City Employees Credit Union 2021 Annual Meeting

**Wednesday, February 10, 2021
2:00 PM Via ZOOM Meeting**

**Please join us online as we
connect together safely.**



In order to continue to serve you safely, our 2021 Annual Meeting will be held online only via ZOOM. To attend, you must preregister by 4 p.m., Friday, February 5, 2021.

If you would like to pre-register, please email us at webinar@memphiscu.org. Please include your name, phone number and email address. **DO NOT** include your account number in the email.

Once your pre-registration email request is received, a MCECU employee will call you to verify your membership. A ZOOM link will be provided to you and you can then complete the registration process. **(Important: You must complete the registration process in order to attend.)**

Your credit union membership gives you the privilege of taking part in the annual meeting.

Because this meeting will be held via ZOOM, there will be no prizes.

Looking for your electronic statements? Have you accepted the **NEW** opt in update in **EDOCS**?



If you did not receive your last electronic bank statement, this is probably why. We recently released an update to EDOCS that requires you to opt in by entering a Validation Code. You can locate the Validation Code inside online and mobile banking in the EDOCS Agreement section. If you are using our mobile app, please navigate over to the right of the screen to see your Validation Code. Enter your new validation code in the assigned box to verify your identity, enrollment, and to view your E-statements today!

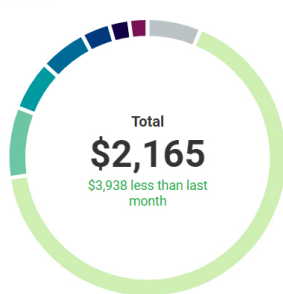
NOTE: Select the month you want to view to see that specific month's E-statement.

Introducing: Financial Wellness

Financial Wellness

Spending by Category

JAN 2021



Loans	67%
Restaurants & Dining	8%
Other	6%
Utilities	5%
Other Expenses	6%
Telephone Services	3%
Shopping	2%
Uncategorized	2%

At MCECU, we care about the Financial Wellness of our members. That is why we offer you a look at your Financial Wellness inside online and mobile banking.

You can now track your spending by using pre-assigned categories like loans, transfers, shopping, entertainment and more! The Spending by Category Wheel shows you the percentage of dollars spent on each category. You can view your spending even further, by clicking on each category.

Remember: "What gets measured, gets managed". It's a New Year, and there is no better time to learn more about where your money is going so you can adjust your spending accordingly, and only spend money on the things that you care about!

Closings

Presidents' Day

Monday, February 15th

MCECU Hours are changing March 1st to better serve you!

Avery, Mt. Moriah, Stage and Whitten lobby hours will be 9:00 a.m. to 4:00 p.m., Monday-Friday.

(Whitehaven and Winchester lobbies will remain closed.)

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

Drive thru all branches:
Monday-Wednesday, 8:00 a.m. to 4:00 p.m.

Drive thru all branches:
Thursday-Friday, 9:00 a.m. to 5:00 p.m.

CAR LOANS



See it, Buy it, Drive it...
With rates as low as
1.99% APR*

MCECU offers affordable loans with no gimmicks, no hidden application fees and no hassles.

- **Rates as low as 1.99% APR***
- **Generous terms** to fit your budget and keep your payment low
- **Save time** with a quick approval or pre-approval
- **Protect your investment** and your credit with our payment protection, GAP and warranty products
- **Apply from anywhere using our secure Online and mobile Applications**
- **Sign your documents securely with DOCUSIGN**
- **Convenient Payments** - never write a check again with Direct Deposit, Payroll Deduction or Auto Transfer options

*1.99 % Annual Percentage Rate is the lowest rate available as of 1/19/21 on new and used automobiles with terms up to 60 months. Rates and terms are determined by the overall creditworthiness of each application and are subject to change without notice. All loans are subject to credit approval. MCECU refinances do not apply. Other restrictions may apply.

GAP INSURANCE



Peace of mind for \$349

Have you ever financed a car, totaled it and found out that your automobile insurance coverage was not going to pay off the balance you owe on your car loan? Ouch! MCECU's GAP (Guaranteed Asset Protection) - protects you if your car is totaled and your insurance does not pay it off, **PLUS** the first \$1,000 is cancelled under your replacement vehicle financial agreement when vehicle is financed by MCECU within 60 days after your insurance company issues a settlement check.

How much does it cost? There is a One-time fee of \$349 for new or used vehicles, which can be financed as part of your loan. If you cancel GAP within 90 days, you will receive a full refund. Many dealerships charge \$1,000 to \$1,200 for protection and may not cover the GAP our product does!

EXTENDED WARRANTY = (MRC)



Warranties that start at your auto's current mileage!

When buying an extended warranty, always read the fine print. Most warranties cover 'up to' mileage on an automobile. An example of this is if you buy a 2-year old car with 20,000 miles on it at the dealership and purchase an extended warranty of 48 mo./48,000 miles - this may mean that when your car gets to 48,000 miles, the warranty will expire. You really only receive a 2-year 28,000-mile warranty.

Our Mechanical repair Coverage (Warranties) offer you extended mileage. An example of this is if you buy that same 2-year-old car with 20,000 miles on it at the dealership and purchase our extended warranty of 48 mo./48,000 miles - you would be able to drive up to 48 mo./68,000 miles (whichever comes first). That is a huge difference!

Platinum, Gold or Silver plans. Deductibles of \$0, \$100, \$250 and \$500. Rental Reimbursement. 24-hour emergency roadside assistance. Transferable. If you cancel MRC within 60 days, you will receive a full refund. (restrictions apply, ask for a MRC brochure for coverage details.)

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

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

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

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

ATM



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

