



MOWER COUNTY — EMPLOYEES — CREDIT UNION

900 18th Ave NW, Austin, MN 55912
Phone: (507) 437-6360
Monday – Friday 11:00 AM to 5:00 PM
Email: mcecu@mowercountynecu.org
Website: www.mowercountynecu.org

Profits Returned Back to Members

2021 was a very prosperous year for your credit union. As a member-owned institution, we are honored to return profits back to our members in the form of reduced fees, higher savings rates and lower loan rates.

Special 2021 Year-End Dividend: As you review your 2021 Year-End statement, we hope you'll notice the *special dividend* provided as our **THANK YOU** for being a member taking advantage of the many benefits offered.

**Regular Share Savings & Share-Draft Members Earned 1.00% APY*
Quarter-Ending December 31, 2021**

Over \$100,000 in earnings have been returned back to members in the form of dividends within fiscal year 2021!

APY = Annual Percentage Yield; Standard Truth In Savings Requirements Apply

TAX REFUND – Simple, Safe & Secure

Request your tax refund to be **DIRECTLY DEPOSITED** to your credit union account. Now, more than ever, you need a reliable, fast, secure, contact-less way to receive your money. The best and fastest way to get your tax refund is to have it electronically deposited. According to the IRS, 8 out of 10 taxpayers get their refunds by using direct deposit.

What do you need?

ROUTING NUMBER: 291973302

ACCOUNT NUMBER: Inquire with a Representative if you're unsure of your number

Electronic Account & Loan Requests: You can establish your membership, open new accounts and obtain loans from the comfort of home! **No in-person visit to the credit union required.** We're available electronically! Call (507) 437-6360 or e-mail mcecu@mowercountynecu.org to learn more and start your next credit union account!

Start Saving – Save More, Pay Less: Saving money early can help you become financially secure, give you peace of mind and provide a safety net in case of an emergency. Share savings accounts, and a vast array of other deposit solutions offered by your credit union, make it simple and easy for you to save regularly. **Set Financial Goals – Open A Deposit Account – Save Regularly – Track Your Savings – Let Us Help You!**

Happy New Year – 2022 Holiday Hours

The credit union will be closed on the following holidays in 2022:

January 17- Martin Luther King, Jr. Birthday

February 21- Washington's Birthday

May 30 - Memorial Day

June 20 – Juneteenth Independence

July 4 - Independence Day

September 5 - Labor Day

October 10 - Columbus Day

November 11 - Veteran's Day

November 24 - Thanksgiving Day

December 26 – Christmas (Observed)

61st Annual Membership Meeting

The 61st Annual Membership Meeting of Mower County Employees Credit Union will be held:

Tuesday, April 19, 2022. We hope to celebrate with you in-person, offering a dinner meeting.

Please be aware these plans may change and we will regularly communicate how to participate in our 61st Annual Membership Meeting.

The order of business will be as follows: Welcome, Roll Call, Reading of the Minutes of the last meeting, Report of the Treasurer, Report of the Credit Committee, Report of the Supervisory Committee, Old Business & New Business, Elections, and Adjournment

Board and Committee positions/members coming up for election are as follows:

BOARD: Garry Ellingson CREDIT: Jane Bau SUPERVISORY: Debbie Retterath

As a member of the credit union, you may volunteer to be nominated or offer names to be nominated. Please contact the credit union to request additional information and to learn more about the OPPORTUNITIES awaiting you as a board or committee member.

2022 Fee Update: While our mission is to offer better rates *with no or low fees*, we do need to reflect on increased costs to service accounts.

The following fees will change effect February 1, 2022:

Returned Item (from another institution) \$10.00 per item

Cashier / Teller Check Issuance \$5.00 per check (Issued for \$1,000 or under)

All other fees remain the same. If you would like to review our Fee Schedule, please request a copy by calling (507) 437-6360 or e-mail mcecu@mowercountynecu.org We value your membership and will continue to offer you unique benefits of membership at little or no cost!

Online Bill Pay *A Free Member Service*: Many bills such as utilities, cable and phone can be paid electronically as soon as the next business day! Members can also pay friends and family too!! As your member-owned credit union, we offer convenient solutions making paying your bills faster, easier and on-time! **Discover how easy it is to pay bills online!** Enroll today at www.mowercountynecu.org through your Online Home Banking access.