

Mower County Employees Credit Union Member Newsletter

BILL PAY: Now Available – Enroll Today

Pay bills online anytime and you're in full control

Enroll online in Home Banking

- Click "Pay Bills" on the left menu
- Submit the online enrollment

Or in person at the credit union

We'll have you paying bills
online in no time!

Choose.

Select a bill to pay.



Enter.

Choose how much & when.



Done.

Sit back & relax.



Enroll between July 1st and August 15th and be entered to win the following gift card prizes:

\$25 Kohls * \$15 Kwik Trip * \$10 Kwik Trip * \$5 Target



Summer Office Hours

Monday, Tuesday, Wednesday and Friday
Thursday (Extended Hours)

11:00 AM to 4:00 PM
11:00 AM to 5:30 PM

Summer Hours are from Memorial Day through Labor Day

During the winter months we return back to our normal weekday hours of 11:00 am to 4:00 pm

HOT SUMMER SPECIAL

Share Certificate
Rates Up To
1.50% APY

New funds deposited only.

Limited time offer. Rates vary depending on term.

WE WANT
YOUR DEPOSITS



Mower County Employees Credit Union

1202 N. Main Street, Austin, MN 55912

www.mowercountyequ.org

(507) 437-6360



NMLS #1154437

Monday – Friday 11 AM to 4 PM

Extended Thursday Hours in Summer



Are you traveling internationally this summer?

Please contact us prior to your travel to ensure we place a travel alert on your debit card. If you are traveling internationally and plan to use your debit card, please contact us with your destination and dates of travel to avoid account disruptions. This service offers you peace of mind so you can travel with ease.

Have you misplaced your debit card?

First and most importantly, if you've lost your card or believe someone has stolen your card information call us immediately at **(507) 437-6360**.

If you've determined this after business hours please call **1-800-383-8000**.

We will immediately close your card and reissue you a new one. Fraud can happen to anyone and the quicker we can stop the activity the better.



Did You Know? We also offer the FREE mobile app Shazam Bolt\$. You can view balance information, receive transaction alerts and temporarily block future transactions on your card. This service is also available online at <https://bolts.shazam.net/ShazamWebPortal/index.php> Enrollment is FREE.

Simply download the mobile app or visit the website above to enroll your debit card.



Why is my deposit for tomorrow already available?

As a convenience to our members you may see a future-dated deposit within your account. There are a number of factors for these deposits and not all deposits may be available for viewing or use. This service is internally called "memo-posting" which means we've been made aware of the future arrival of those funds. We provide you the convenience of accessing those funds in advance but please note this may cause an overdraft if you access the funds prior to the effective date. If you have questions about this service, please contact a credit union representative at (507) 437-6360.



The number 6 and why it's important to your share savings account?

The financial world is full of rules and regulations. With the added convenience of electronic access to your accounts we want to educate members on **Regulation D**, which limits the number of withdrawals on your share savings account. Don't be confused.....you can deposit all you want to your savings account but your access is limited to the number of withdrawals (depending on HOW those withdrawals are made). The magic number is six "6" -- When you have more than 6 of these certain types of transactions we will provide you a notice. Unfortunately, if the transactions continue the credit union is required to make adjustments to your account. For more information about this Regulation please contact the credit union at (507) 437-6360.

FULL SERVICE FINANCIAL PRODUCTS & SERVICES

Owned By You & Not-For-Profit

Let us serve you for all your financial needs.

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