



## Winter Hours

We are now in our **Winter Hours** from Labor Day to Memorial Day. The credit union will be open from **11 AM to 4 PM** every weekday to serve you. Our Thursday extended hours will resume next summer!

## Control Your Debit Card

SHAZAM BOLT\$® is a free application offered to all credit union debit card holders and is available as a downloadable app on your smart phone or online for desktop users. You are in control of your debit card with convenient BOLT\$ services including: ATM Locator, Transaction Control, Turn Card On/Off and much more!



**New BOLT\$ Enhancements:** Members who are travelling both domestically and internationally can now submit travel alerts with ease via their BOLT\$ application without having to contact the credit union. *Watch for even more convenient enhancements coming soon!*

**Enrolling in BOLT\$ is simple:** Download SHAZAM BOLT\$ for free from the Apple App Store® or Google Play® or for desktop access go online to [www.mowercountyequ.org](http://www.mowercountyequ.org) under our Products/Services page and click on electronic services.



## Holiday Skip-A-Payment

The Mower County Employees Credit Union is happy to again offer the **Holiday Skip-A-Payment** service as an added benefit for financing your loan with us.

You may be eligible to defer **ONE MONTH** of regularly scheduled payments for your choice of November 2019, December 2019 or January 2020! If you wish to participate please sign the enclosed enrollment form and return it to the credit union OR enroll online at [www.mowercountyequ.org](http://www.mowercountyequ.org)

The payments skipped will extend your loan by one month. Interest will continue to accrue during the skip period. A fee of \$20.00 per loan will be added to the principal of the loan.

## How Do I Start Saving?

Are you struggling to make ends meet and living paycheck to paycheck? We can **help you** set up a budget-friendly plan to start saving.



**Did you know.....**

- In the US, 56% of individuals lack a rainy day fund to cover expenses for 3 months!
- Children with small amounts saved for college, are 3 times more likely to enroll and 4 times more likely to graduate!

Saving money early can help you become financially secure, give you peace of mind and provide a safety net in case of an emergency. Call us at 437-6360 or stop in and visit with a Member Service Representative to discuss how **we can help you achieve these goals.**



**Mower County Employees Credit Union**  
1202 N. Main Street, Austin, MN 55912  
[www.mowercountyequ.org](http://www.mowercountyequ.org) (507) 437-6360



NMLS #1154437

**Monday – Friday 11 AM to 4 PM**

**Extended Thursday Hours in Summer**

# Bill Pay - Save a Stamp, Envelope & Check!

Our online Bill Pay allows you to conveniently and securely pay your bills from your computer at any time!

**The best part is the service access is FREE!!**

- Pay one or all of your bills online
- Save money on stamps, checks, and envelopes
- Schedule one-time or recurring payments
- Manage your monthly finances
- Save time by paying bills when it's convenient for you
- Feel confident knowing your information is safe and secure
- Access your transaction history and payments anytime



## Back to School Club Account

We value our member-owners and their ideas to help keep MCECU a valuable financial benefit. We've developed a **NEW Back to School Club Account** thanks to the recommendation of our members to help meet their financial needs.

**Back to school shopping is one of the biggest shopping seasons for families.** We've developed an account to help families save whether you have children in elementary through high school or beyond! Our Back to School Club Account allows you to set aside spending money for school supplies, clothes, fees, books and so much more! Deposit as often as you need and build the balance over time and be ready each fall.

**Call a Member Representative at 437-6360 or visit us to open today!**

**Christmas Club Accounts**  
Put a little away each pay for a Happy Holiday!

## Christmas Club

**Make the holidays financially easier!**

This account allows you to set aside spending money for the holidays. Deposit each pay period into your account to build your savings over time. The Christmas Club can be opened with as little as \$10.00. Your balance is transferred on November 1<sup>st</sup> each year to your primary share savings account. There are no account fees unless funds are accessed prior to the scheduled payout. **Contact a Member Representative to open yours today.**



## Loans are on Sale – Hurry in to Save

New Autos as low as 3.00% APR

Used Autos as low as 3.25% APR

**Bonus: Open a new checking account with your auto loan and receive a \$25 gas gift card!**

APR is Annual Percentage Yield. Rates quoted are based on credit, collateral and automatic payment. All loans subject to underwriting. Opening a checking is not required for loan approval.



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