

Mower County Employees Credit Union

Member Newsletter

RED HOT RATES!

Share & Certificate Rates

Rates Effective July 1, 2018

<u>SHARE CERTIFICATES</u>	<u>RATE</u>	<u>YIELD</u>
6 Months	1.00%	1.00%
12 Months	1.25%	1.25%
18 Months Special	2.75%	2.75% <i>New Funds</i>
24 Months	1.75%	1.75%
36 Months	2.00%	2.00%
48 Months	2.25%	2.25%

\$500.00 minimum opening balance for share certificates. Interest/Dividend paid quarterly on all accounts excluding 6 month share certificates (paid at maturity). Early withdrawal penalty applies for Certificates. Annual Percentage Yield (APY) assumes principal and interest remain on deposit for the term of the certificate. Rates may change at any time. 18-month NEW SHARE CD requires a new account to be opened. Renewals do not qualify. Upon maturity a 18-month will auto renew for a 12-month term at then issued rates.

County Kids Club Carnival
Thursday, July 26th
4:00 – 5:30 pm

Games * Prizes * Treats

*The carnival is FREE for all members & family.
Bring your piggy bank
and make a deposit!*



***Better yet, open a new Kids Club account
and receive a special gift!***



Mower County Employees Credit Union
1202 N. Main Street, Austin, MN 55912
www.mowercountynecu.org (507) 437-6360



NMLS #1154437

Monday – Friday 11 AM to 4 PM

Extended Thursday Hours in Summer

Coming Soon: Credit Bureau Reporting



PLAY MCECU BINGO

There Is Still Time to WIN

WIN \$25 MONTHLY / GRAND PRIZE \$200

Now – September 30th

It's easy to play and easy to win!

[Visit the credit union today to play](#)

Why Start Reporting – Did you know we were NOT reporting?

- Ensures member data is being reported to serve members financially
- We actively promote credit awareness – soon we'll be giving members this benefit to build your credit!

Member Benefits:

- Payment history adds another valuable trade line to your credit report
- Members understand the importance of knowing their credit score and of the impact their credit history has on that score
- The more robust the credit report of well-paying members, the better their credit score
- Well-paying members are getting the “credit” they deserve
- Not-so-well paying members will be reported with the hope this provides a strong incentive to promptly pay obligations
- Motivates all borrowers to avoid damaging their credit profile by making on-time payments
- Members with no existing credit and given an opportunity at MCECU will be rewarded by building their credit history

If you have questions related to credit reports, how to build better credit or our new service please contact the credit union at (507) 437-6360. Our representatives want to ensure you are “Credit Savvy!”

Tips For Travel With Your CheckCard

With the MCECU CheckCard you have access worldwide!
Below are tips for traveling this summer with your CheckCard:



Use a PIN whenever possible. It's the safest payment authentication method since it's something you have, something you know and something you can change.

Explore our powerful BOLT\$™ app. The app is FREE for all our CheckCard members. A reliable fraud protection tool, BOLT\$ immediately sends alerts for any potentially fraudulent activity, 24/7!

If you are traveling in the U.S., consider keeping our fraud operations telephone number, 866-508-2693, on hand for easy access. This telephone number is available 24/7. If you are unable to use your card you can call the fraud department to determine if we've placed a temporary card block on the account. If you confirm the activity is valid, we'll remove the block. Members are encouraged to contact the credit union if there is an issue during normal business hours.

We hope everyone enjoys their vacation knowing YOUR card is equipped with enhanced security!



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