

AT YOUR

# S E R V I C E

Chicago's Credit Union SINCE 1926



We hope your year is full of promise and prosperity. Helping people achieve financial success is a source of pride for us, and we would like to express our heartfelt gratitude to our loyal members for your continuing support. In a competitive financial market, where people frequently change institutions, it is a pleasure to serve faithful members like you.

Our members make our jobs a pleasure all year long. Whether we are helping you save money on a car, purchase real estate, get a personal loan or send your child to college, you make coming to work each day a rewarding experience. Members like you have enabled us to grow, to remain a leader in the industry and also the oldest active credit union in Illinois.

We are inspired by your comments and suggestions — they have helped us grow into what we are today. The Board, Management, and Staff of CMECU wish you and your family the very best. **Here's to a great 2020!**

## GREAT NEWS

*for our members... and more of Chicagoland*

### Visit our new location!

*New CMECU Austin West Garfield Branch at  
6612 West North Ave, Chicago, IL 60707*



CMECU's new branch located at **6612 West North Avenue** in Chicago — which replaces the existing branch at 4909 West Division — renews our commitment to the north/northwest side of the City of Chicago and provides access to new suburban areas such as Oak Park, River Forest, Elmwood Park and Forest Park.

Our 6612 West North Avenue branch will be open on Saturdays (through 1/25/2020) to serve you better!

**Saturday, January 4th 9:00am-1:00pm**  
**Saturday, January 11th 9:00am-1:00pm**

**Saturday, January 18th 9:00am-1:00pm**  
**Saturday, January 25th 9:00am-1:00pm**

*(These dates/hours apply to this new location ONLY)*

## We have expanded our territory to cover the south side and southwest suburbs!

Recently the State of Illinois – Department of Financial and Professional Regulation, Credit Union Section – approved our request to **expand our territory and help more communities** by offering our products and services! Our new geographical boundaries are as follows for all who work or live in Cook County (residents, employees, employers and family members):

### NORTHERN BOUNDARY -

Central Street (Evanston, Skokie, Des Plaines, Morton Grove) going west following Central Road;

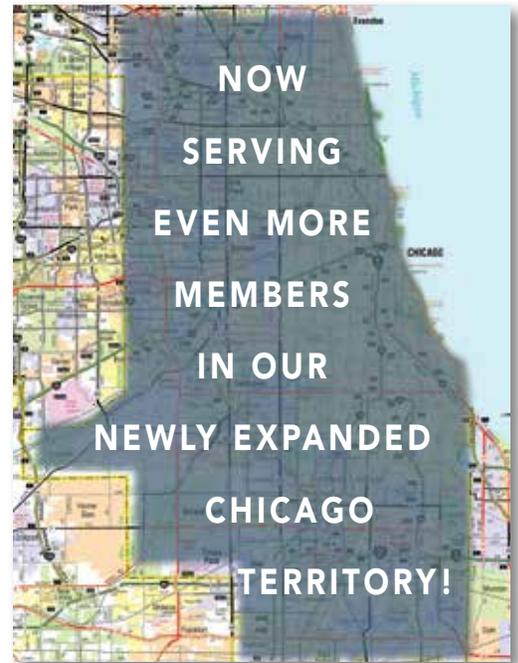
**EASTERN BOUNDARY** - Lake Michigan, following the Indiana border to Cook County line;

**SOUTHERN BOUNDARY** - Cook County border (Richton Park);

**WESTERN BOUNDARY** - Cook County/Will County/Dupage County intersection, then following the Cook County border straight north intersecting with Central Road.

This expansion is in addition to our regular SEGs: the City of Chicago employees & their families and City of Chicago retirees & their families; Metra; Columbia College, Chicago Police and Fire Departments; Chicago Housing Authority; City Colleges, Libraries, Park Districts; and Blue Cross Blue Shield Association employees & their families.

**So all individuals or businesses located or working in our new territory can now open an account and enjoy our great rates and our complete portfolio of great products and services!**



## Our MOBILE APP offers Banking at the Speed of Life



**You're always on the go.  
So is mobile banking.**

Manage all your finances anywhere, anytime with CMECU's mobile banking app! It lets you access your credit union, bill pay and credit card accounts wherever you are — making it the smart, simple and secure way to pay bills, check cash flow, view transactions and transfer money. To learn more, visit [www.cmecunonline.org](http://www.cmecunonline.org).

iPhone®: Must download mobile banking app on the App Store™ and have an online banking account with Chicago Municipal Employees Credit Union. Requires iPhone® with iOS 5.0 or above. Apple®, the Apple logo, iPhone® and iPad® are trademarks of Apple, Inc., registered in the U.S. and other countries. App Store™ is a service mark of Apple, Inc. Android™: Must download mobile banking app on Google Play™ and have an online banking account with Chicago Municipal Employees Credit Union. Requires Android 2.1 or above. Android is a trademark of Google, Inc. Use of this trademark is subject to Google Permissions.

**How to download the CMECU mobile banking app**

1. Visit the App Store or Google Play
2. Search for **CMECUMobile**
3. Select and download the official app
4. Sign in using your CMECU Home Banking user name and password

If you have any questions, call us at **312-236-2326**.

# It's your **BRIGHTEST** year yet!

## 10 *sensational* ideas for how we can help you shine in 2020

1

### **WE HAVE EXPANDED TO SERVE YOU (AND CHICAGOLAND) BETTER**

We have expanded our territory to cover the south side and south west suburbs. Check out our new area of service map on page 2!

2

### **Our Personal Loans Are A Smart Choice**

Lines of Credit, as well as Personal, Paws and Uniform Loans are convenient, competitive alternatives to high interest bank and store creditors. CMECU can provide you with quick funds for vacations, debt consolidation, unexpected repairs and more — while keeping your budget on track! Apply right now online at [www.cmecuonline.org](http://www.cmecuonline.org) or call us at **312-236-2326**.

3

### **Clean Up Your Financial Future with Our Low-Interest Credit Cards**

Everybody likes the convenience of a credit card. With your CMECU credit card at current rates as low as 7.8% APR\*, you'll spend a lot less money over the long term than with retail or other financial institution cards. Enjoy life in style — without worrying you'll regret it later! Plus, use our credit cards to buy window or plate stickers, movie tickets, reload your Ventra cards, or make cash advances.

4

### **Skip Your Payment and Resolve to Have More Fun**

Take advantage of our Skip-A-Pay program for your Auto Loan, Signature Loan or Line of Credit.<sup>1</sup> Download the request form from [www.cmecuonline.org](http://www.cmecuonline.org) (under Loans), and return it to us with a \$35 fee<sup>2</sup> per loan. All members in good standing<sup>3</sup> may take advantage of our Skip-A-Pay program up to twice in a twelve month period.<sup>4</sup> Keep some extra cash in your wallet!

5

### **Settle in with Real Estate Loans You Can Trust**

If you are purchasing or refinancing a home and haven't checked with us, you're probably not getting the lowest rate! Ask us about fixed- and variable-rate loans, VA and FHA loans, and special programs such as jumbo loans, equity "cash outs" and more!

6

### **Find Your Inner Elf this Year — Open a Holiday Club Account**

Eliminate post-holiday credit card bills next season! Our Holiday Club account ensures you have cash to handle extra expenses. It's easy: Save a little at a time all year long, and receive or withdraw your funds in plenty of time to buy gifts and extras. Contribute through direct deposit if you choose; you are unlikely to miss the money. The withdrawal period starts October 31 each year and ends December 31. Open your Holiday Club Account now to maximize savings for December 2020.

7

### **Go Farther with Ventra Cards and Stickers**

CMECU members can reload Ventra cards, purchase window or plate stickers and more at our locations, paying with any financial institution's credit card.

8

### **Improve Convenience (and Your Credit Score)**

Pay Web and Pay Agent boost your future credit score by making it easy to pay on time.

> **Pay Web** lets you pay any CMECU loan from any account at any financial institution. Just go to [www.cmecuonline.org](http://www.cmecuonline.org), click on the payment button, enter your ten-digit account number with all preceding zeroes, plus your password (last four digits of your Social Security number). Then follow the on-screen instructions to submit your payment. It's that easy!

> **Pay Agent** lets you use our helpful call center agents to process the payment for a small fee, if you are not comfortable making the transaction online yourself.

9

### **NEW! Use your CMECU debit and credit cards with Apple Pay and Samsung Pay**

It's the easy way to pay in secure apps without swiping your cards or entering personal info. Contact us to learn more about how to set up and use these apps.

10

### **Our Vehicle Loans are Fueled by Your Best Interest**

Finance or refinance just about any new or used vehicle at an affordable rate. We offer pre-approved loans, 100% financing for members who qualify, and extended loan terms of up to 84 months for loan amounts of more than \$40,000. Apply online, by phone or at any of our branches.

\*APR=Annual Percentage Rate, subject to change. Not a promise to lend; standard credit qualifications and some restrictions apply. 1 Real Estate, VISA, MasterCard, and student loans are NOT eligible for Skip-A-Pay program. 2 The fee is \$35 per loan, per offer (cash or check) or by signing the application, you authorize a transfer from your account. 3 Member must be in good standing, cannot be delinquent in the last year and also must not have gone 30 days past due on that particular loan during that time; must have a valid current physical address, phone number and an email address. 4 Members can take advantage of Skip-A-Pay program offer twice every 12 months (usually summer and holidays), not in consecutive months.

WE ARE LENDING!

dream BIG.



We're here to help!

PLUS other membership benefits • recreational loans • credit cards • GAP insurance • extended warranties • city and state stickers • 1st, 2nd, jumbo mortgages and refis & more  
SEE BELOW FOR DETAILS BY CATEGORY

**MISSION: FAST FRIENDLY FINANCING FOR EVERY MEMBER**

No-Fee  
No Closing Costs  
**HOME EQUITY  
LOANS**



Low Rates  
Fast Closings  
**1ST MORTGAGES  
& REFINANCES**



Great Low  
Rates for  
**NEW OR USED  
VEHICLES**

as low as **2.25%** APR\*

Refinancing loans available, too



\*APR=Annual Percentage Rate, subject to change. Not a promise to lend; standard credit qualifications and some restrictions apply.

**Announcing... CMECU Lend-A-Paw Loans!**

Apply for a loan of up to \$5,000 — starting at 4.99% APR.\* The Lend-A-Paw Loan gives pet owners an alternative to paying high interest credit card rates to cover an emergency trip to the vet, adoption fees, professional training and other unexpected expenses.

Lend-A-Paw Loans allow Chicago area pet owners an additional funding option to care for their pets. To apply, visit [www.cmecunonline.org](http://www.cmecunonline.org) or call 312-236-2326.

\*APR=Annual Percentage Rate, subject to change. Exact interest rate is determined by your FICO credit score. Not a promise to lend; standard credit qualifications and some restrictions apply.



**Congratulations, CPD & CFD Officers and Cadets!**

**SPECIAL OFFER: Apply for a \$6K loan at 9.0% APR\***

Need a signature loan for your uniforms & special equipment? Become a member of CMECU today! Easy monthly payments of \$159.00 for 48 months and Direct Deposit! Student Loans available, too.

\*APR=Annual Percentage Rate, subject to change. Not a promise to lend; standard credit qualifications and some restrictions apply.



## Need a Student Loan or Refi?

### We also offer Student Supplement Loans

No stress if your grants, scholarships and federal student loans didn't cover your education costs. You're not alone! It happens to many students, but you have CMECU and Academic Edge!®

- **Fill the gap in your educational expenses** - Deferred student loans (while in school) are available from \$1,000 up to the total of qualified educational expenses as certified by the school, less other aid awarded. Your school will certify your loan, and the funds will be sent directly to them, so you have one less thing to worry about.
- **No Payments required while in school** - But REMEMBER that making payments while in school will lower the overall cost of the loan.

For questions regarding a CMECU-secured student loan, contact our chosen servicer, Academic Edge at 1-800-521-7821 or email [AcademicEdge@sfc.com](mailto:AcademicEdge@sfc.com).

### Student Supplement Loans — Ask which financing is right for you!

Available to all members who have students enrolled in qualifying Kindergarten-High School, or students 18 or older attending any College or Graduate school programs. Borrow for tuition, room and board, books, fees, transportation, computers etc.

- > Loans from \$1,000 up to \$10,000
- > Qualify by credit, not financial need
- > One lump sum loan payout (providing documentation)
- > Interest may be tax deductible (consult your tax advisor)
- > 12 mo. min / 48 mo. max repayment term
- > No prepayment penalty
- > No collateral required
- > Even if you received other scholarships, grants or federal financial aid, you can apply for a Student Supplement Loan from CMECU to finance any remaining balance.
- > With our convenient active direct deposit or payroll deduction you can get a .25% rate deduction.\*

Visit [www.cmecuoonline.org](http://www.cmecuoonline.org) and apply with our Secure Online Loan Application or please call our representatives at **312-236-2326** with any questions. \*Restrictions apply; contact a credit union representative for details.

## Carry a Smarter Credit Card

Everybody likes the convenience of shopping with a credit card. CMECU's credit cards offer current rates as low as 7.8% APR\*, so you'll spend a lot less over the long-term than with retail or bank cards. Plus, our Visa cards let you make purchases with tremendous freedom and ease. Take advantage of exceptional benefits:

- **Competitive interest rates**
- **25-day grace period on purchases**
- **Cash advances up to your credit limit at CMECU or any other Visa financial institution**
- **Emergency cash card replacement services**
- **Online shopping protection with Verified by Visa protects your card with a personal password so only you can use it online**



#### Platinum Visa

- Credit limits up to \$20,000
- No annual fee
- All Gold card benefits plus
  - higher cash advance limits
  - extended warranty & purchase protection



#### Visa Gold

- Credit limits up to \$15,000
- Higher credit limits
- Travel accident insurance
- Savings on optional auto rental insurance
- Free travel & emergency assistance



#### Classic Visa

- Credit limits up to \$10,000
- Automatic travel accident insurance



#### Secured Visa

- Entirely funded by your money with a line of \$250 - \$5,000
- Helps establish or rebuild a favorable credit history
- Earn interest on your savings deposit
- Approval regardless of credit history
- 10 million retail outlets + 740,000 ATMs worldwide

\*APR=Annual Percentage Rate, subject to change. Not a promise to lend; standard credit qualifications and some restrictions apply.



# MECU Keeps You Connected With Your Money

...no matter where you go



The MECU audio response system is a convenient way to check on your credit union accounts 24/7 by phone. It's perfect for times that you're away from a computer and need account information right away. With MECU, you can:

- ✓ Check your current account and loan balances
- ✓ Ensure that checks you've written have cleared
- ✓ Check on loan payments, ATM transactions, deposits or withdrawals
- ✓ Transfer funds between your credit union accounts
- ✓ And more!

To access MECU — our 24-Hour Teller —

**Call 800-760-MECU (6328)  
or 312-236-2326, option 1.**

## Entering Member Number & PIN

Your member number is the same as your account number. Enter the number when prompted, then WAIT for the prompt to enter your PIN (*Personal Identification Number*).

## Account ID Numbers

Your account ID number is the two-digit number following your member number that identifies each savings or loan account. For a list, go to the MAIN MENU, press 1 for account information, then press 2 for a list.

## Account Balance

The account information option provides the current balance and available balance (minus any holds). Go to the MAIN MENU, press 1 for account information, then press 1 for an account balance.

## Checks & Deposits

You can search for checks or deposits by date(s), amount/range or check number. To find out what has cleared your account, go to the MAIN MENU, press 1 for account information, then press 2 for account history.

## PIN

You can change your PIN, but it must be a new number. You cannot re-use a PIN.

To change your PIN, go to the MAIN MENU, press 2 for account management, then press 2 to change a PIN. If you haven't used 24-Hour Teller before, the system will prompt you to select a PIN.

## MENU OPTIONS

### 1. Account Information

*Press 1 if you know Share ID or 2 for a list*

Account Balance Info	press 1
Account History	press 2
	1 Last 5 transactions
	2 ATM transactions
	3 By Check #
	4 By date
Future Transactions	press 3
	1 ACH
	2 Scheduled fund transfers'
MAIN MENU	press 3 *

### 2. Account Management Menu

Perform Card services	press 1
Change PIN	press 2
MAIN MENU	press 3 *

### 3. Funds Transfer Activities

Transfer funds	press 1
Hear scheduled transfers	press 2
Delete existing transfer	press 3
MAIN MENU	press 3 *

### 4. Share or Loan Withdrawal

*Press 1 if you know Share ID or 2 for a list*

MAIN MENU	press 9 *
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### 5. Interest rates

CD Specials	press 1
	1 Next
	2 Previous
	3 First
	4 Last
	* Exit

### 6. Stop Payment Activities

Stop a payment	press 1
Stop payment inquiry	press 2
MAIN MENU	press 3 *

## Keep us current, so we can keep you current!

On your next visit or call to the credit union, please take a moment to **provide us with your email** and verify that the contact information we have on file for you is correct.

**OR, TAKE A MINUTE TO DO IT RIGHT NOW!** For your convenience you can access the address change form on our website at [www.cmecuonline.org](http://www.cmecuonline.org). Under the "Contact Us" section, we have downloadable forms to fill out and fax back to the credit union with the necessary documentation. Our fax number is: 312-236-1147

## Have You Checked Our New Website and Call Center?

Our website and call center are continually updated with our members' needs in mind. Just click on our website to find and apply for almost everything online! Features include the following member requests:



- Applications for membership & loans online from the convenience of your desktop
- FREE Online Banking (view current transactions and account history)
- FREE E-statements (safe, convenient & green)
- FREE Bill Pay (no more stamps or envelopes)
- FREE Online Check Reordering (fast, secure & easy)
- Loan Payments

We have also included downloadable forms, calculators, financial counseling tools, and other useful financial links to make transacting business with us effortless.

Stop by our website at [www.cmecuonline.org](http://www.cmecuonline.org) today and have a look. Or call our friendly representatives at **312-236-2326** with any questions — we're here to help!

## CONVENIENT HOURS

Stop in and see us!

**18 S. Michigan Ave., 10th floor**

**6612 W. North Ave.**

**3510 S. Michigan Ave., 1st floor**

**9:00am - 5:00pm Monday - Friday**



## Make the Right Moves for Today's Economy

We are excited to announce our FULL FINANCIAL PLANNING program, available soon to all CMECU members to assist with facing today's economic challenges. Protect your family and your possessions, and invest for the future. We are offering the following options:

- Investment Planning
- Tax Planning
- Protection Planning
- Financial Position
- Retirement Planning
- Estate Planning

To learn more, stop in and see one of our friendly representatives today, visit [www.cmecuonline.org](http://www.cmecuonline.org), or call us at **312-236-2326**.





## to get all your errands done

Our members enjoy a wide variety of convenience services. Check the list below — you may be surprised to find a few new options you didn't know about. As always, please contact us with any questions. We're here to help!

Product	Fee	Product	Fee	Product	Fee
Money Orders	\$ 2.00	State Vehicle Stickers	\$ 5.50	GAP	Ask us!
Gift Cards	\$ 5.00	+ cost of sticker <i>(cash only)</i>		Extended Warranties	Ask us!
CU Money Cards	\$10.00	City Vehicle Stickers	\$ 5.50	Ventra Card <i>(Buy/Reload)</i>	Varies
<i>(Initial fee; no fee at time of reloading)</i>		+ cost of sticker <i>(cash only)</i>		Cash Advances	\$10.00
AMC Movie tickets	\$11.00	Pay Moving Violations	\$ 4.00	<i>Payments available from any institution's credit cards (Visa, MasterCard, AmEx, Disc)</i>	
Cashier's Checks		+ full cost of violation			
— for members	\$ 5.00	Notary Public	Free		
— for non-members	\$ 7.00	Signature Guaranteed	Free		



## E-SERVICES

Spend less time managing your money with CMECU's convenient E-Services.

- CME@Home
- Bill Pay
- E-Statements
- Person 2 Person
- Electronic Transfers
- E-Checking
- MECU – Connect with your money
- CMECU Mobile & Text Banking
- ATM Network
- Check by Phone
- Reloadable CUMoney Cards
- Direct Deposit / Payroll Deduction
- Online Membership
- Online Loans
- And more...

Please visit [www.cmecunonline.org](http://www.cmecunonline.org) to download a brochure on our full portfolio of E-Services. Click the Convenient E-Services screen of the rotation banner. Questions? Call **312-236-2326**.

## Go Green | Save Time & Money



**DIRECT DEPOSIT** is a free service that electronically deposits your paycheck or any other recurring payments to your credit union checking account automatically each payday. To encourage Direct Deposit, CMECU offers free checking with a free ATM/Debit card, online banking, eStatements (saving \$2.00 switching from paper), bill pay and other account benefits to our members who use Direct Deposit.

- Avoid teller lines
- Take control of automatic savings options
- Reduce the risk of fraud or stolen checks
- Be green—save trees & fuel!
- Money deposited fast, even if you're out of town

**Signing Up is Easy... Do it Now!** If you don't have Direct Deposit, complete the one-time authorization form available at [www.cmecunonline.org](http://www.cmecunonline.org). (You will need Chicago Municipal Employees Credit Union's routing number, which is **271078094**. If you have Direct Deposit at another financial institution, make the easy switch by completing a Direct Deposit Change Request Form — also available on our website.) It's a smart way to put your money in your smartest account option!

Without Direct Deposit or \$3,000 aggregate share balance, your monthly checking account service charge is \$6.00.

## A Comfortable Retirement Is Within Reach

### Rollover your 401K, IRA or pension to us!

You've worked hard, and you deserve to travel, spend time with family and friends, and relish the active lifestyle you've planned. Bring the funds you've set aside for retirement to your credit union, and we'll help, with:

- Great rates
- Products to suit your needs
- Easy rollover process
- Long-term stability

Compare our rates and products with other marketplace options, and you'll see why so many members make the smart, easy switch!



### e-Checking Offers Unique Financial Benefits *that you won't find anywhere else*

- Manage your money on your time
- Eliminate costly fees
- Pay no monthly service fees with direct deposit
- Enjoy state-of-the-art firewall & encryption security
- FREE 24/7 online checking
- Free up your time with faster and automated transactions
- Save time & money by eliminating the drive to our locations
- Reduce your carbon footprint with paper, printing and fuel savings

Open your account at [www.cmecuonline.org](http://www.cmecuonline.org) > savings > checking account > online membership application. Apply for free, then access your online checking account free — anytime, day or night, whether we are open or not.



## GREAT RATES!!!

### Invest in Your Future... and Theirs

Take steps to insure your family's financial security. Achieving those future dreams is possible when you start with a solid savings plan. Open a **Money Market Account** or **Certificate of Deposit** today!

These accounts offer secure growth and higher dividends, so you can enjoy competitive earnings and peace of mind. For more information or to get your savings plan started, contact a representative today at **312-236-2326**.

## Business Membership & Business Accounts Open Doors

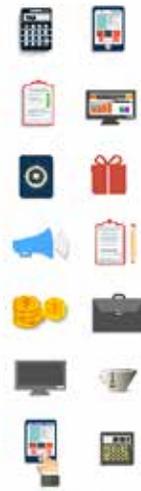
Become a Business Member of CMECU, and enjoy competitive and convenient deposit, lending and service options and the same personal CMECU service you've grown accustomed to with your personal accounts. Our Business Membership offers:

- Savings Accounts
- Certificates of Deposit
- Business Platinum Visa® credit card with low rates and fees
- Money Market
- Checking Accounts

Simplify your business operations and save! To apply for your Business Membership, contact any of our friendly representatives today at **312-236-2326**.



# Are you using ALL your membership benefits?



Our members enjoy a wide variety of convenience services. Check the list below — you may be surprised to find a few new options you didn't know about. As always, please contact us with any questions. We're here to help!

### ONLINE SERVICES

- Loans at any time
- Establish membership at any time
- Reorder checks at any time
- Bill Pay — pay bills at any time
- FI to FI — Transfer funds from financial institution to financial institution at any time
- E-Statements

- Mobile / Text Banking
- P2P — Person to Person
- Telephone Teller Services (MECU)
- Direct Deposit / Payroll Deduction
- ATM Network

### OTHER SERVICES

- ATM/Debit Cards
- Live Agent Service — Call Center

- Notary Public
- Signature Guarantee
- State Stickers / City Stickers
- Pay moving violations
- Gift Cards
- CU Money Reloadable Cards
- Discount movie tickets
- Ventra card sales
- Samsung Pay
- Apple Pay

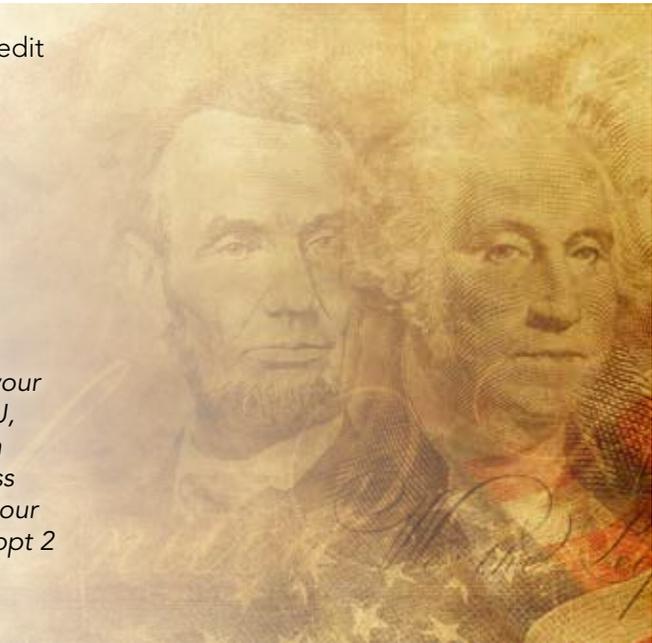
All offices of Chicago Municipal Employees Credit Union will be closed on the following holidays:

**Monday, January 20, 2020**  
Martin Luther King Jr Day

**Wednesday, February 12, 2020**  
Lincoln's Birthday

**Monday, February 17, 2020**  
Washington's Birthday / Presidents Day

Remember, when we are closed, you can access your accounts via Telephone Teller at 1-800-760-MECU, Home Banking at [www.cmecuonline.org](http://www.cmecuonline.org), and with your ATM/Debit Card at thousands of ATMs across the country. Allpoint ATMs are surcharge-free for our members; find the nearest one at 800-809-0308, opt 2 or [www.allpointnetwork.com](http://www.allpointnetwork.com)



## AT YOUR SERVICE

At Your Service is a quarterly publication of Chicago Municipal Employees Credit Union. © Copyright 2020 by Chicago Municipal Employees Credit Union.



**Main Office & Call Center**  
18 S. Michigan Avenue  
10th floor  
Chicago, Illinois 60603

**Office Hours**  
M-F 9:00 am - 5:00 pm

**Austin Office (as of October 2019)**  
6612 W. North Ave.  
Chicago, Illinois 60707

**Office Hours**  
M-F 9:00 am - 5:00 pm

**Chicago Police HQ**  
3510 S. Michigan Ave.  
1st floor  
Chicago, Illinois 60653

**Office Hours**  
M-F 9:00 am - 5:00 pm

**Phone (all locations)**  
**312-236-2326**  
**Email:**  
[info@cmecuonline.org](mailto:info@cmecuonline.org)  
**Website / Home Banking:**  
[www.cmecuonline.org](http://www.cmecuonline.org)

**Telephone Teller**  
Open 24 hours  
1 800-760-MECU

**Board of Directors**  
David A. Bryant, Chairman  
Eugene Williams, Vice-Chairman  
Lance Lewis, Treasurer  
Beverly Gulley, Secretary  
Tracey Ladner  
Jonathan Lewin  
David McKinney  
Patricia Rios  
Francisco (Frank) Velez

**Member Services**  
Home Banking  
Savings Accounts  
Share Certificates  
Money Market  
Checking Accounts  
ATM/Debit Card  
Holiday Club  
Financial Health Club  
Individual Retirement Accounts (IRAs)  
Personal Loans  
Lines of Credit  
New and Used Car Loans  
Home Equity Loans  
Home Equity Lines of Credit  
Share Secured Loans

Government Student Loans  
Supplement Student Loans  
First Time Borrower Loans  
Stretch Pay Loans  
Visa Classic  
Visa Gold  
Visa Platinum  
Visa Gift Cards  
Visa Travel Money  
Secured MasterCard  
Home Mortgage Loans  
Payroll Deductions  
Automated Bill Payment

Direct Deposit  
Skip a Pay  
Automobile Insurance  
Courtesy Pay  
Overdraft Protection  
Cashier's Checks  
Money Orders  
Notary Public  
MECU "Telephone Teller"  
Financial Counseling  
State Vehicle Stickers  
City Vehicle Stickers  
Santa's Village Tickets/Passes  
Discount Movie Tickets

