



On Your *Account*

FALL 2011

M E C U O F B A L T I M O R E , I N C .

CELEBRATING 75 YEARS

of Serving our Members and the People in our Community





HAPPY ANNIVERSARY!

This October marks MECU's 75th year of serving our members. From our start in the depths of the Great Depression to the rapid technological changes impacting our lives today, MECU has always focused on what is best for our membership – the people we serve.

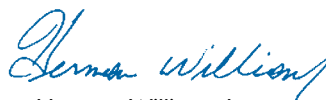
We know these are difficult times for some of our members, but we have a history of helping them manage their finances to weather the storm. At the same time, we see members learning to manage their money and save for their goals. They are able to buy cars or new homes. Many members are sending their children to college – often the first generation.

In our 75th year, MECU pledges to serve our membership and the Baltimore community that has supported us. We will work to provide you with the best products and services as well as consistently excellent rates on deposits and loans. We will strive to provide you

with value through unique programs like our Cash Bonus and our award winning community outreach.

While times will change, MECU will always focus on what is best for our membership. We hope in the coming years your grandchildren will look to MECU for the best in financial services.

Thank You for 75 Years of Support!



Herman Williams Jr.
Chairman of the Board



Bert J. Hash Jr.
President and CEO

NEW BRANCHES — MORE CONVENIENCE

Please join us in welcoming our new Commercentre Branch to our branch network. You will find it located at 1777 Reisterstown Road in Pikesville. Although the branch is open to serve members now, MECU will host an "official" grand opening on October 15 at 10:00 am. Please come join us!

To better serve our members, this new branch will have evening hours:

- Monday through Friday 12:00pm-7:00pm
- Saturday 9:00am-3:00pm
- ATM available 24 hours a day

RESIDENTIAL PROPERTY MORTGAGES THROUGH MECU

How are these 3 things related?

1. Real estate prices are very low.
2. Demand for rental housing continues to grow.
3. MECU has a great investment mortgage program with outstanding rates.

Simple, now is a great time to buy properties that can be used as residential rentals and create a steady stream of income. MECU can help you finance purchases of one or several rental properties at very affordable rates, through our Business Services Group. Here are the basics of the program:

- Available for properties Maryland, Pennsylvania, D.C., Virginia and Delaware
- 1-4 unit residential homes may be used as collateral
- Minimum \$50,000 loan amount
- Terms up to 30 years
- Fixed and adjustable rates available
- No points are charged
- We also offer refinancing of many existing rental properties

To find out more about MECU's Residential Rental Property Mortgage Program call 443-263-4290 or email business@mecu.com

Woo Hoo! MORTGAGE RATES ARE DOWN! AGAIN!

With the price of houses down and MECU mortgage rates so low, now's a great time to buy a new home.

Borrow Smart. Call 443-263-8356 or go to www.mecu.com/apply-for-a-mortgage/ to apply. You can also scan the QR code with your smartphone.



MECU First Mortgage Loan Rates

	Base Rate (as low as)	APR * (as low as)	Monthly Payment * (\$150,000 loan amount)
0 Points Option			
30-year fixed rate	4.250 %	4.389 %	\$737.91
20-year fixed rate	4.125 %	4.317 %	\$918.88
15-year fixed rate	3.500 %	3.741 %	\$1072.32

*APR = Annual Percentage Rate. While this page is updated regularly, rates are subject to change. Monthly Payment amount is based on a \$150,000 loan amount for principal plus interest and does not include taxes and insurance which will increase your monthly payment. Your actual rate may be higher based on your credit score, loan amount, repayment term, collateral, credit history and ability to repay. Rates will be 0.50% higher on Investment properties. Subject to verification of collateral. Adequate property and flood insurance is required. MECU membership required. Rates as of: September 1, 2011



USE OR LOSE YOUR CUREWARDS® POINTS

MECU members who use their MECU Platinum Visa® card or their Visa Debit card for purchases with signatures earn reward points through CURewards. But, points expire three years from the end of the calendar year in which they are earned. If you have been saving up your points, the ones you have had for three years will expire in December.

Your points can be redeemed for merchandise, travel or gift cards, and you can check your rewards balance and redeem your points online. Visit www.CURewards.com or scan the QR code into your smart phone to go to the site.



BE ALERT FOR FINANCIAL SCAMS

Part of our continuing series of articles to help our members increase their financial knowledge

Scammers are getting more sophisticated with the tools they use to contact people. Occasionally they will send a letter, but more often people receive emails and text messages or phone calls. Here are some of the scams we've seen recently.

The Secret Shopper Scam: A person receives a letter with a very real looking check (or money order) asking them to become a Secret Shopper. The letter explains that the check or money order is being sent so that the person can make purchases as a "Secret Shopper." The person is instructed to deposit the check/money order and return part of the funds to the Secret Shopper company. When the check /money order is returned to the financial institution as a bad check or money order, the person depositing it is responsible for paying back the entire amount to the financial institution.

Another version of this scam arrives by email. The scammer asks for a person's banking information so they can deposit the money needed to be a Secret Shopper. Before the person knows what's happening they may find their checking or savings account has been emptied.

The following scams use technology to seem official, whether it's a financial institution, a government agency or a major company. The scammer wants your account information to steal money and sometimes your identity.

Text Messages or Smishing: Smishing is when a person receives a text message stating that their debit card or credit card has been restricted. They are usually instructed to call a certain phone number and provide their card number information to correct the situation. Never reply to this type of message. No financial institution will ask for your banking information in a text message, email or phone call.

Official Emails: A person receives an "official" email from a government agency or well-known company about a problem with a payment. Scammers often develop web pages that look like the Post Office, Pay Pal and many banks and credit unions, to name a few. The email generally includes an Account Update link and encourages the person to enter their personal information so that future payments can be processed correctly. Never provide your personal or account information when asked to do so in emails that you did not request. In addition to having your account information stolen, the link could contain a virus.

As technology gets more sophisticated thieves will develop new scams. MECU will never contact you directly asking for your personal information. If you have a question about a phone call you receive from someone saying they are with MECU, or another financial institution, don't give out your personal information. Contact us to let us know about the call.



MECU'S Fast, Easy & Convenient Loan Application

For faster service, apply securely online at www.mecu.com, or call (800) 373-2914 24/7.

Or, please tri-fold this form on margin "fold" marks with MECU address facing out and seal closed with tape across the top edge of the mailer and mail your application to us postage-paid, fax it to (410) 223-4000 or return it to any MECU office.

To apply for a **HOME EQUITY LOAN** or **LINE**, please visit mecu.com to apply securely online, or call (800) 373-2914 24/7.

To apply for a **MORTGAGE**, please visit mecu.com to apply securely online, or call (800) 730-7599 Mon. – Fri. 9 AM – 5 PM.

Requested Amount	Loan Type(s)	<input type="checkbox"/> Individual Credit	<input type="checkbox"/> Joint Credit
\$ _____	<input type="checkbox"/> Vehicle <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Pre-Approval		
\$ _____	<input type="checkbox"/> Visa® Credit Card		
\$ _____	<input type="checkbox"/> Personal Purpose _____ (auto repair, credit card payoff, etc.)		
Total Requested \$ _____	<input type="checkbox"/> Loan (term desired: ___ months) <input type="checkbox"/> Personal Line (purpose: _____)		
	<input type="checkbox"/> Please contact me to discuss my options.		

Comments

ALL applicants, please complete the following:

Married Applicants: May apply for a separate account. **Individual Credit:** You must complete the Applicant section about yourself and the Co-Applicant section about your spouse if: 1) you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI), 2) your spouse will use the account or 3) you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child, support or separate maintenance, complete the Co-Applicant section to the extent possible about the person on whose payments you are relying. **Joint Credit:** Each applicant must individually complete the appropriate section below.

	Applicant	Co-Applicant (Joint Credit)
Name		
Current Street Address		
City, State & ZIP Code		
Length of Time at Current Address	___ Years ___ Months	___ Years ___ Months
Previous Street Address <small>(If less than 1 Year at current address)</small>		
City, State & ZIP Code		
Home Phone #		
Preferred Phone #		
Email Address		
Date of Birth (MM / DD / YYYY)		
Social Security #		
Monthly Housing Expense	\$ ___ Own ___ Rent ___ Other	\$ ___ Own ___ Rent ___ Other
Employer Name / Income Source		
Occupation / Job Title		
Date of Employment (MM / YYYY)		
Gross Monthly Income	\$ _____	\$ _____
Other Income *	\$ Source: _____	\$ Source: _____
Preferred MECU Branch	___ Dundalk ___ Fallstaff ___ Hamilton ___ Lochridge ___ MLK ___ Redwood ___ Westview	

1. You promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes (i.e. Change of address, phone number, Email, employer, expenses, income, etc.) you will notify us immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions or state chartered credit unions insured by NCUA.
2. **If you are applying for a credit card, you understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the credit card agreement and disclosures. You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. In the event of default, you authorize us to apply the balance in these accounts to any amounts due. Shares and deposits in an Individual Retirement Account, and any other account that would lose special tax treatment under state or federal law if given as security, are not subject to the security interest you have given in your shares and deposits**

* Alimony, child support, separate maintenance payments need not be revealed if you do not wish to have it considered as income.

Signature _____ Date _____

Co-Applicant Signature _____ Date _____

Annual Percentage Rate (APR) for Purchases	1.99% Introductory APR* for the first 6 statement closing dates following the opening of your account. After that, your standard APR will be 9.90%
Platinum Visa	
Gold & Classic Visa	12.92% APR
APR for Balance Transfers	1.99% Introductory APR* for the first 6 statement closing dates following the opening of your account. After that, your standard APR will be 9.90%
Platinum Visa	
Gold & Classic Visa	12.92% APR
APR for Cash Advances	1.99% Introductory APR* for the first 6 statement closing dates following the opening of your account. After that, your standard APR will be 9.90%
Platinum Visa	
Gold & Classic Visa	12.92% APR
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
Penalty APR	None
Minimum Interest Charge	None

For Credit Card Tips from the Federal Reserve Board go to www.federalreserve.gov/creditcard

Fees

Annual Fee	None
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer: None • Cash Advance: None • Foreign Transaction: 1% of transaction in US dollars
Penalty Fees	<ul style="list-style-type: none"> • Late Payment: Up to \$24, dependent upon your outstanding balance • Over-the-Credit Limit: None • Returned Payment: Up to \$15, dependent upon your outstanding balance
Other Fees	<ul style="list-style-type: none"> • Card Replacement Fee: None

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

* In the event of default, your introductory rate will convert to the standard rate

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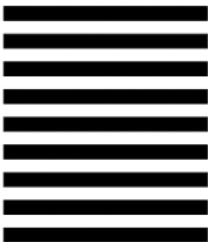
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MUNICIPAL EMPLOYEES CREDIT UNION OF BALTIMORE, INC.
7 EAST REDWOOD STREET
BALTIMORE, MD 21202

POSTAGE WILL BE PAID BY ADDRESSEE



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



ATTN: TLC



JOIN US ON FACEBOOK

MECU has its own Facebook page! It lets us keep our members up to date on what's happening around the credit union. Check us out and "like" us. Go to <http://www.facebook.com/BaltimoreMECU> or scan the QR code into your smart phone.



WHY THROW AWAY YOUR MONEY? SAVE WITH SPRINT!

Join the 1 million credit union members nationwide that are already saving over \$85 million on their wireless plans! MECU is pleased to bring our members these major savings through the Sprint Credit Union Member Discount Plan.

Ways you can save:

- 10% off most regularly priced Sprint individual service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

3 Ways to Get Your Discount:

- Call 877.SAVE.4CU (877.728.3428) and let them know you're a credit union member. Ask to be a part of the NACUC_ZZM Corporate ID to save
- Click www.SprintSave4CU.com
- Visit your nearest Sprint store

What are you waiting for? Start saving today!



2012 MECU ELECTION OF DIRECTORS

As the year draws to a close, it is time to begin the process of electing individuals to represent you on the Board of Directors. As a rule, MECU elections are conducted by mail ballot according to the governing Maryland law. Should you be interested in serving on the Board, here is how the process begins and some key dates:

Nominating Committee — On or before January 2, 2012 the Board shall appoint a Nominating Committee of at least three members. The Nominating Committee shall nominate at least one member for each vacancy on the Board, after determining that a proposed nominee agrees to permit the nomination and if elected, to accept the office.

Nominations by Members — Members may nominate candidates for directorship by signing a petition. Maryland State law requires the petition to be signed by at least 500 members who meet the eligibility requirements for the petition to be valid. The petition must be filed with the secretary of the Credit Union on or before January 25, 2012.

Balloting — When only one member is nominated for each position to be filled, the Chairman may: take a voice vote; or declare the nominee elected by general consent or acclamation at the Annual Meeting. If there are more candidates for directors than positions to be filled, an election will be conducted. The election results will be announced at the annual meeting of the members on March 20, 2012.



Baltimore's Credit Union

Want to see MECU in the community?
Go to www.youtube.com/mecutv

PRSR STD
U.S. POSTAGE
PAID
PERMIT 2944
BALTIMORE, MD

Corporate Offices

7 East Redwood Street, Baltimore, MD 21202

Elmer Bernhardt Redwood Street Branch

7 East Redwood Street, Baltimore, MD 21202
Mon/Tues/Wed 8:30-4:30; Thu 9:00-4:30; Fri 8:30-5:30

Fayette Remote Teller System

401 East Fayette Street, Baltimore, MD 21202
Mon/Tues/Wed/Fri 8:00-4:00; Thu 9:00-4:00

Herman Williams Jr. Fallstaff Center Branch

6814 Reisterstown Road, Baltimore, MD 21215

John T. O'Mailey Hamilton Center Branch

2337 East Northern Parkway, Baltimore, MD 21214

Charles L. Benton Jr. Westview Center Branch

5910 Baltimore National Pike, Catonsville, MD 21228
Fallstaff/Hamilton/Westview Lobby: Mon-Thu 9-4; Fri 9-5:30; Sat 9-3
Drive thru: Mon/Tues/Wed/Fri 7:30-5:30; Thurs 9-5:30; Sat 9-3

Harry Deitchman PJM Business Center Branch

312 North Martin Luther King Jr. Boulevard, Baltimore, MD 21201
Mon-Wed 7:30-4; Thu 9-4; Fri 7:30-5:30; Sat 9-3

Loch Ridge Center Branch

8507 Loch Raven Boulevard, Baltimore, MD 21286
Lobby and Drive thru: Mon-Fri 12-7; Sat 9-3

Dundalk Branch

7220 Holabird Avenue, Dundalk, MD 21222
Mon-Thu 9-4; Fri 9-5:30; Sat 9-3

Commerce Center Branch

1777 Reisterstown Road, Pikesville, Maryland 21208
Mon/Tues/Wed/Thu/Fri 12:00-7:00; Sat 9-3



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency. Additional coverage provided through Excess Share Insurance Corporation to a combined total of at least \$325,000. Equal Housing Lender — We do business in accordance with Federal Fair Lending laws.

WOO HOO!

Easy mortgage preapprovals

Take the first step toward buying your new home by calling 443-263-8506

BorrowSmart

www.mecu.com