



On Your Account

FALL 2009

MUNICIPAL EMPLOYEES CREDIT UNION OF BALTIMORE, INC.



IMPORTANT INFORMATION ABOUT YOUR ACCOUNTS
A TECHNOLOGY CHANGE IS COMING TO MECU!

Watch for Additional Information

MECU IS UPGRADING TO A NEW DATA PROCESSOR

To be able to provide you, our members, with the service you expect now and in the future, and to ensure that your personal account information continues to be secure, MECU is changing the data processing system we use. The upgrade to new technology is planned to take place **Friday, October 30 and will be completed on Monday, November 2 so we are ready to serve you on Tuesday, November 3.**

Our current data processor is a good system, but it has been in place for 18 years. Over the years we've made improvements to it, however, our current system is reaching its technology limits for our needs.

We know that our members' needs are changing. People want information faster. More members are going online to take care of all their financial needs. And a growing number want to be able to do it from their cell phone. Our new system will let us keep improving the convenience for our members.

Because of the complexity and time it takes to switch all the information to the new system, the MECU staff will work through the weekend and on Monday to complete this process. So we can successfully transfer all account information, we've had to limit some of your access to your accounts over the weekend.

This newsletter will give you an overview of what will change and what will remain the same. You will receive more information prior to the update. **Here's some brief information about what to expect so you can plan ahead:**

UPGRADE WEEKEND — AVAILABILITY OF MECU SERVICES OCTOBER 30 — NOVEMBER 2

MEMBER SERVICES	WILL CLOSE	WILL RE-OPEN
Branches	5:30 PM Friday, October 30 Lochridge will be open 9:00 AM to 5:30 PM on October 30 Fayette Remote Branch will close at 4:00 PM	Normal hours, Tuesday, November 3
Call Center	7:00 PM Friday, October 30	Normal hours, Tuesday, November 3
Telephone Teller	7:00 PM Friday, October 30	Normal hours, Tuesday, November 3
On-Line Banking/ BillPayer/ Setting up new payees	<ul style="list-style-type: none"> 4:00 PM Friday, October 30, Bills scheduled to be paid November 2 will be paid November 3. Make sure you have funds in your account by October 30. 	Normal hours, Tuesday, November 3
On-line Loan Applications	4:00 PM Friday, October 30	Normal hours, Tuesday, November 3
<ul style="list-style-type: none"> ATM withdrawals POS purchases Visa® Debit signature purchases 	October 30, 4:00 PM to November 3, 8:00 AM, <ul style="list-style-type: none"> A maximum of \$200 per day depending on your account balance. Normal limits resume, Tuesday, November 3 	
MECU Standard, Gold and Platinum Visa® Credit Cards	<ul style="list-style-type: none"> Normal use 	
Visa Payments in the branch and online	<ul style="list-style-type: none"> No payments accepted after 4:00 PM Friday, October 30 Resume payments Tuesday, November 3 	
Shared Branches	<ul style="list-style-type: none"> No withdrawals from MECU accounts October 30 - November 3 Deposits will not be credited to accounts until November 3. 	

We know that you may have questions or need some support after the conversion and we'll be available to help you. You can call one of our Member Account Services Representatives at 410-752-8313, press option 5, Monday, Tuesday, Wednesday and Friday 8:30 am to 7:00 pm, Thursday, 9:00 am to 7:00 pm, and Saturday 9:00 am to 3:00 pm.

End of Month Statements

October — Everyone will receive a printed statement for October including those members who normally receive an e-Statement.
November — Statements back to normal. E-Statements will be sent to everyone who has signed up.

WHAT'S STAYING THE SAME ON THE NEW SYSTEM

WHAT'S STAYING THE SAME?	NO ACTION REQUIRED ON YOUR PART
Checks	You can continue to use your current checks.
Direct Deposit/Payroll deduction	All your direct deposits or payroll deductions will continue without interruption.
Other automatic withdrawals, deposits or preauthorized payments	All your automatic withdrawals, deposits or preauthorized payments, such as your BGE or insurance bill, will continue without interruption.
BillPayer Payees	All current BillPayer payees will be transferred to the new system.
Recurring payments through BillPayer	All recurring payments on BillPayer will continue without interruption.
Statement Cycles	All statement cycles will remain the same.
e-Statements	You will receive a paper statement for October. Will continue automatically the at end of November.
Certificates of Deposit — regular, IRA, Roth IRA	Terms and interest rates will remain the same.
Loan Billing Cycles	Loan billing cycles and method/place of payment will be the same.
Credit Cards, Debit Cards and ATM Cards	All PINs, card account numbers and methods of payment will remain the same.
Telephone Teller	All PINs will remain the same.

CHANGES YOU WILL NOTICE AFTER THE UPGRADE

Account numbers — There will be some minor changes to account numbers. There won't be any disruption to your accounts or transactions. Look for more information in the *Guide to the System Upgrade* booklet that you will receive prior to the update.

Online Banking — There will be a couple of action steps that you need to take to sign onto the new online banking for the first time. Closer to the system upgrade, you will receive detailed instructions.

Keep us up-to-date!

As we move to the new system, we want to keep you up-to-date. If you or your joint owner have moved, changed your phone number or email address please send us your new information by October 15. You can:

- Log into Online Banking and send us a secure email at info@mecu.com
- Call us at 410-752-8313, option 5
- Come into one of our seven branches, or
- Mail the change to us at MECU, 7 E. Redwood Street, Baltimore, MD 21202, Attention: Operations Department

MORE INFORMATION TO COME

Prior to the update, the primary member on all accounts will receive a *Guide to the System Upgrade* booklet in the mail. This handy booklet will have easy to read charts that will give you all the details needed to understand the changes that affect your MECU membership. Keep it handy when you're doing your banking and you'll quickly become familiar with the new look of MECU.

NOTES OF INTEREST

2009 Combined Charities Campaign Includes Credit Union Foundation — Select Agency 7649 to Support Your Local Credit Union Movement

Donors to the Combined Charities Campaign may now designate their contributions to help strengthen the local credit union movement.

The Credit Union Foundation of Maryland and D.C. is a participating agency in the Combined Charities Campaign. The Foundation sponsors workforce development programs, financial literacy initiatives, college scholarships and more. MECU is a proud supporter of the Foundation's efforts and we welcome you to join us!

As a member of MECU, you understand and enjoy the benefits of belonging to a member- owned, nonprofit financial cooperative. Help the Credit Union Foundation improve people's lives through their programs in support of better financial self-sufficiency.

Please select the Credit Union Foundation, Agency #7649 when making your Combined Charities Campaign pledge.

Why Carry Those Other VISA® Cards?

Do you use three or four different credit cards? Each with a different billing date and a different interest rate? Why not consolidate those balances with a MECU VISA card.

MECU won't charge you a fee to transfer balances and we won't increase your rate because of a change in your credit score. Other card companies have "fine print" that can cost you lots of money. MECU gives you the straight information. Go to www.mecu.com to learn about our Platinum, Gold and Classic cards and apply. You will also find a form to fill out to transfer balances from your other cards.

Redeem Your CU Rewards Points

If you have a MECU VISA Platinum or MECU VISA Debit card, remember that your CU Rewards points expire after four years. If you have points building up, make sure you don't lose any. Use them to get a jump start on your holiday shopping. You can find great gifts from golf clubs to blenders to jewelry at www.curewards.com.



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

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



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.

PRESORTED
FIRST CLASS
U.S. POSTAGE
PAID
PERMIT 2944
BALTIMORE, MD