



On Your *Account*

FALL 2014

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

A close-up photograph of a young Black woman with dark hair, smiling warmly at the camera. She is wearing a light-colored cardigan over a white top and has her hand resting against her cheek. She is holding a black smartphone in her other hand, looking at the screen. The background is a soft, out-of-focus indoor setting.

BANK
ANYWHERE,
ANYTIME

**Mobile Banking lets you
access your account
24/7 wherever you are!**

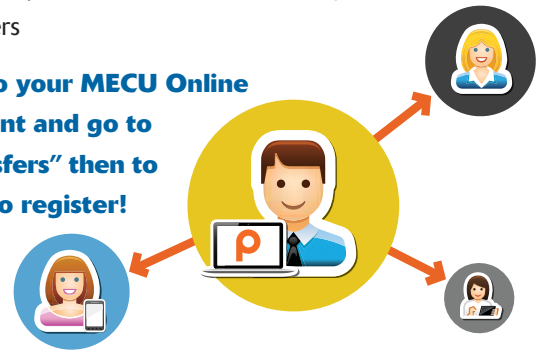
Keep your accounts accessible with Online

POP MONEY — A NEW WAY TO SEND MONEY TO FRIENDS AND FAMILY

Introducing a new way to pay people! Popmoney® — the personal payment service — is now available to you through your MECU Online Banking Account at no additional cost. Pay friends back, split expenses, send last minute gifts and more.

- Send money using just an email address or a cell phone number
- Avoid the hassle of carrying cash or writing checks
- Keep information private — no need to exchange account numbers

Simply login to your MECU Online Banking account and go to “Account Transfers” then to “Popmoney” to register!



Did You Know...

Using Online Banking can help you prevent fraud on your MECU accounts! Check out all the ways in the Cyber Security article on the next page. We need your up-to-date email address for fast contact!

Now! MAKE MOBILE DEPOSITS 24/7

Deposit checks into your MECU account anytime, anywhere! Download the new MECU Mobile App today to get started!

- **Convenience** — Save a trip to the branch
- **Simplicity** — Make a deposit with just a few taps and camera snaps
- **Security** — Our mobile app uses cutting-edge security features to protect you and your financial information

Download today!



Simple and secure 24/7 and Mobile Banking

USE ONLINE BANKING TO REDUCE CYBER CRIME

Target, Home Depot – every day we hear about another security breach. Cyber crime is a growing problem that affects everyone. MECU employs several different systems to detect security breaches and we notify you if we think your MECU credit or debit card has been compromised. **But we need your up-to-date phone number, street address and email address for fast notification.**

You can make changes:

- At a branch
- By phone at 410-752-8313
- Online Banking through “My Settings”

One of the best tools you have to fight cyber crime is MECU’s Online Banking. Online Banking lets you monitor your MECU accounts, including your MECU debit and credit card transactions. You can also sign up for email alerts under the Additional Services tab. Just click on the Mobile Banking & Alerts button.

Register for Online Banking today!

NEW TOOL THROUGH ONLINE BANKING

TEXT BANKING IS QUICK & EASY

Text banking lets you check balances, view transactions and make transfers all with quick text messages.

To get started, activate your phone through Online Banking. Go to “Additional Services” and click on “Mobile Banking and Alerts”.



IRS SCAM ALERT

The Internal Revenue Service issued a consumer alert concerning telephone scam artists calling and pretending to be with the IRS. These callers may demand money or may say you have a refund due and try to trick you into sharing private information. They may know a lot about you, and they usually alter the caller ID to make it look like the IRS is calling. They use fake names and bogus IRS identification badge numbers. If you don’t answer, they often leave an “urgent” callback request.

Here are five things the scammers often do but the IRS will never do.

- Call you about taxes you owe without first mailing you an official notice.
- Demand that you pay taxes without giving you the opportunity to question or appeal the amount they say you owe.
- Require you to use a specific payment method for your taxes, such as a prepaid debit card.
- Ask for credit or debit card numbers over the phone.
- Threaten to bring in local police or other law-enforcement groups to have you arrested for not paying.

If you get a phone call from someone claiming to be from the IRS and asking for money, here’s what you should do:

- If you know you owe taxes or think you might owe, call the IRS at 1.800.829.1040. The IRS can help you with a payment issue.
- If you know you don’t owe taxes or have no reason to believe that you do, report the incident to the Treasury Inspector General for Tax Administration (TIGTA) at 1.800.366.4484 or www.tigta.gov.

MECU loans help you n

GET SOME JINGLE FOR HOLIDAY PURCHASES!

MECU's Jingle Loan* gets you the cash you need to make the season bright and then pay it off in the New Year! **Visit MECU.com/holidayloan for more information about our Jingle Loan and to apply 24/7. Or call 1-800-373-2914.**

Once you've been approved and MECU receives all your completed documents, your Jingle Loan funds are deposited directly into your MECU checking or savings account **within fourteen (14) business days.**

Verify that your funds are in your account through MECU's Online Banking at MECU.com, mobile/text banking, at a MECU ATM or through Telephone Teller at 410-727-6540.



**Eligibility for MECU's 2014 Jingle Loan requires you to be a member in good standing with direct deposit of your net pay, retirement or Baltimore City payroll to your MECU account at least 90 days prior to the time of application. Other conditions and restrictions may apply.*

Apply for Any MECU Loan 24/7: Online and By Phone (including Mortgages)

Whether you're buying a home, refinancing a mortgage, looking to buy a vehicle or get a credit card, MECU has convenient options!

- Online 24/7: click on the **"Apply for a Loan"** link on www.MECU.com then choose the **"Apply-Loan"** or **"Prequalify-Mortgage"** button to get to the right form.
- By phone 24/7: call **1-800-373-2914**. A representative will take all the necessary information.

manage your finances!

Did You Know...

Some of the best deals on a car or truck are in November and December. Dealerships are making room for new inventory.

So if a car or truck is on your holiday wish list, This may be your best time to buy. **Be sure to ask for MECU financing at the dealership!**

SIGN YOUR LOAN ELECTRONICALLY FOR FAST TURNAROUND!

Now it's easier and faster to get your MECU loan! Just sign your loan documents electronically. It's secure and no more waiting for documents to be delivered and returned by mail.

When your loan is approved, you'll receive an email alert that includes a link to your loan documents for you to electronically sign and complete. Log-in using the link provided, sign where indicated, and submit. It's that easy!

Email Address Needs to be Up-to-Date

In order to use an electronic signature, you must have a valid email address on file. Please add or update your email address using one of the following options:

1. Sign into Online Banking
 - Click **"My Settings"** in the upper right hand corner
 - Go to **"Update Email Options"**
 - Enter email address and click **"Save"**
2. Visit one of our branch locations
3. Call **410-752-8313**, choose **Option 5**, then **Option 2**

YOU TAKE YOUR BUSINESS SERIOUSLY... So Do We!

When you open a Business Account at MECU, you get the loan and deposit solutions you need, and the personal attention you want to help your business succeed.

Here are some of the products you can use to help your business grow:

- **Commercial Mortgages** – Improve, expand, refinance or purchase commercial properties.
- **Residential Investment Mortgages** – Improve, refinance or purchase residential 1-to-4 unit properties. Fixed or variable rates and a variety of repayment options.
- **Business Vehicle Loans** – New and used vehicle loans, including commercial vehicle loans.
- **Visa® Business Platinum Card** – Low rates, rewards points, and additional cards for authorized users. No annual or balance transfer fees.
- **Term and Equipment Loans** – purchase equipment, machinery, or any other business asset.



Let one of our Business Services Representatives explain how our products and services can help you manage your business cash flow. **Call us at 410-223-4035 or email us at MECU.com/business-services.**



News You

GET REWARDED

EACH MONTH JUST FOR USING
YOUR DEBIT CARD

MECU's CashBack Checking and RewardChecking Accounts let you earn money by swiping your debit card. CashBack checking pays up to 3% cash back on Debit purchases that post and clear the checking account. RewardChecking lets you earn 2.51% APY* on balances between \$0 and \$9,999.99 and 0.75% APY* on balances of \$10,000.00 and over.

Here are the other benefits of both accounts:

- Nationwide ATM fee refunds up to \$20 per cycle**
- No monthly maintenance fee
- No minimum balance requirements
- Free Online Banking and Bill Pay

Go to <https://www.mecu.com/personal-services/checking-accounts/cashback-checking/> and click on "Apply Now."

And qualifying for either reward couldn't be easier!

- At least 12 Debit card purchases post and clear the checking account during the monthly cycle.
- Have at least 1 direct deposit, 1 Bill Pay or 1 automatic ACH payment post and clear to the checking account each cycle.
- Receive free E-statements.

** Minimum to open account is \$25. Annual Percentage Yield (APY) accurate as of 10/1/2014. Qualifying transactions must post and clear the account during the monthly qualification cycle. Transactions may take one or more business days from the transaction date to post to an account from the date the transaction is made. Intra-bank transfers do not count as qualifying ACH transactions.*

***ATM fee reimbursements up to \$20 provided only if qualifications are met within the monthly qualification cycle. Checking account only.*



5 On Your Account

Can Use!

MARTIN WELCOMED AS NEW CEO OF MECU OF BALTIMORE



On July 1, 2014, the team members of MECU of Baltimore, Inc. gathered to welcome Gary J. Martin as the new President and CEO, but introductions were not needed. Martin has been with MECU for 42 years! Martin joined MECU in

1972 as a loan officer and rose to the position of SVP and Chief Lending Officer before being selected for the President and CEO position following a nationwide search.

"The Board had a number of specific qualities they wanted in the new CEO," said Herman Williams, Jr., Chairman of the Board of Directors at MECU. "We were looking for vision and continued implementation of new technology affecting financial services, but of utmost importance to the entire Board was a commitment to MECU's culture of giving back to the community. The Board felt that Gary Martin brought together all these qualities."

"MECU is an exceptional credit union," said Martin. "And I'm proud of the role I've had in its growth. I have a strong personal commitment to the principles of the credit union movement which are reflected in MECU's commitment to its members and its community. The changes that I anticipate under my watch are those that will improve the member experience. MECU has made a commitment to its members to provide high quality financial products and services. We use a range of tools to accomplish this including the service skills that all members deserve and the technology that a growing number of members want."

IMPORTANT NOTICE OF LIFE SAVINGS INSURANCE TERMINATION ON DECEMBER 31, 2014

NOTE: This Notice applies to you ONLY if you have maintained a daily balance of at least \$1,000 in your Share Savings Account since December 31, 1990 AND you meet one (1) of the following Eligibility Conditions:

Life Savings Insurance Eligibility Condition 1:

You are a MECU Member and you are, or were, a Baltimore City Employee whose Share Savings Account* was opened before August 1, 1990

Life Savings Insurance Eligibility Condition 2:

You are a MECU Member and were eligible to join MECU because you are a family member of a Baltimore City Employee and your Share Savings Account* was opened before April 15, 1985

Important Note: Please ignore this Notice if you have NOT maintained a balance of at least \$1,000 in your Share Savings Account since December 31, 1990.

**Deposit accounts other than your regular Share Account are not part of this Life Savings Insurance policy.*

If you meet one of the Eligibility Conditions above AND you have maintained a balance of at least \$1,000 in your Share Savings Account since December 1, 1990, MECU has provided you with **Life Savings Insurance** through CMFG Life Insurance Company ("CMFG Life").

Life Savings Insurance pays your designated beneficiary or estate an amount equal to your Share Savings Account balance at the time of your death up to \$2,000 (*the amount of insurance coverage is based on the insured balance of your Share Savings Account on the date of death and your age on the date of each deposit*).

Life Savings Insurance Termination on December 31, 2014

Due to a significant decline in demand, CMFG Life will be terminating **Life Savings Insurance** coverage on December 31, 2014. All eligible claims that take place on or before January 31, 2015 will be honored.

Life Savings Insurance Conversion Option Deadline – January 31, 2015

You can convert your Life Savings Insurance to a guaranteed-issue CMFG Life Primary Protection Plan.

- **If you take advantage of the conversion option and apply by January 31, 2015, you will NOT be required to provide evidence of your insurability for coverage up to \$2,000.**
- You will be responsible for premium payments.
- Your premiums will be based on your age at time of application.
- Your new policy will be effective after you complete the application process with CMFG Life.

To Apply for new insurance coverage or ask questions about this termination notice you MUST call CMFG Life at 1.855.728.5205.

Their staff will review your situation and provide guidance to ensure that you have the right type and amount of insurance protection for you and your family based on your current and future needs.



Baltimore's Credit Union

NEW BRANCH HOURS

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 9-1
Drive thru: Mon/Tues/Wed/Fri 8:30-5:30; Thurs 9-5:30; Sat 9-1

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 9-1

Loch Ridge Center Branch

8507 Loch Raven Boulevard
Baltimore, MD 21286
Lobby and Drive thru: Mon-Fri 12-7;
Sat 9-1

Dundalk Branch

7220 Holabird Avenue
Dundalk, MD 21222
Mon-Thu 9-4; Fri 9-5:30; Sat 9-1

Commercentre Branch

1777 Reisterstown Road
Pikesville, Maryland 21208
Mon-Fri 12:00-7:00; Sat 9-1

Security Boulevard Branch

6669 Security Boulevard, Suite 5
Baltimore, MD 21207
Mon-Thu 9-4; Fri 9-5:30;
Drive thru: Mon-Wed 8:30-5:30;
Thurs 9-5:30; Fri 8:30-5:30

Seton Branch

4801 Seton Drive
Baltimore, Maryland 21215
Mon-Thu 9-4; Fri 9-5:30; Sat 9-1
Drive thru: Mon-Wed 8:30-5:30;
Thurs 9-5:30; Fri 8:30-5:30; Sat 9-1

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BALTIMORE, MD



Federally insured by NCUA



2015 MECU ELECTION OF DIRECTORS

As the year draws to a close, it is time to begin the process of selecting 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, 2015 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 21, 2015.

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 17, 2015.

NOMINATE YOUR TEACHER HERO TODAY!

MECU has joined with ABC2 in a special promotion to recognize the key role that teachers play in the lives of our children.

“Teachers are Heroes” is a 10-month program highlighting one Maryland school teacher each month who has gone above and beyond his or her job description and instilled a lifelong love for learning in Maryland students. The program started in August 2014 and runs through June 2015.

Students and parents are encouraged to nominate deserving teachers through ABC2 at www.abc2news.com/teachersareheroes.