



# On Your Account

SUMMER 2013

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

## KEEPING ONLINE BANKING SECURE FOR YOU



**MECU Cash  
Bonus Paid  
June 30!**

# NEW ONLINE BANKING PROCESS

## REQUIRES UP-TO-DATE PHONE NUMBERS.

## DO WE HAVE YOURS?

In response to recent changes in Online Banking Regulation requirements, MECU has changed the way account holder identity is confirmed in certain situations. The purpose of the change is to enhance security and prevent unauthorized access to your accounts. The new process started on June 9, 2013.

Generally, the new identity process will occur if:

- You are signing on from a brand new computer/mobile device that you do not normally use.
- If you delete your browser history or cookies on your computer/mobile device.
- If you do not sign out when you finish your last Online Banking session and the system has to end the session for you.
- If you are using your computer/mobile device in a different city or location than you usually do.

### One Time Security Code Sent to Your Phone Number

If we need to further verify your identity, you will be sent a "One Time Security Code" for that Online Banking session. You will enter the Code as part of the sign-on process.

**You will receive an automated phone call or a text message on a phone number that we have on record for you at the time of sign-on. You will be able to choose to which phone number in our records we send the code.**

### What else has changed?

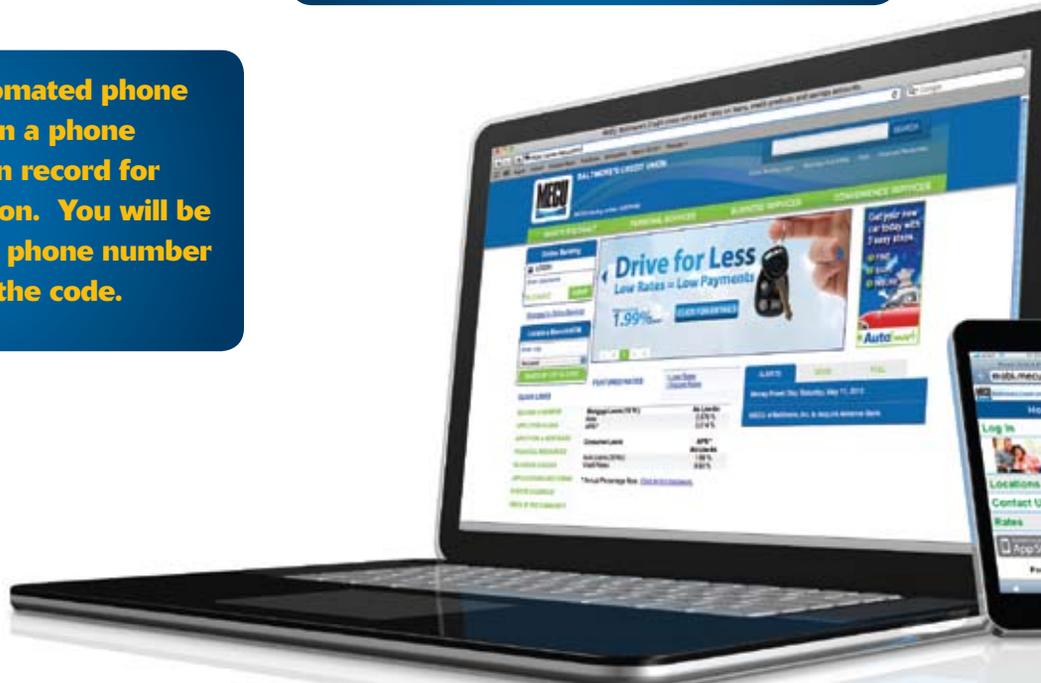
You will no longer see the Passmark image, phrase, and challenge questions. The option to register your computer has also been eliminated. To learn more about the new sign-on process visit [www.MECU.com/online-banking-changes/](http://www.MECU.com/online-banking-changes/).

### Do we have your updated information?

To verify or update your phone numbers or e-mail address, sign on to Online Banking and click on the Administration tab then click Change Contact Information.

If your phone numbers are not current, it's possible you will not be able to sign on because you will not be able to receive the One-Time Security Code. In this case, you can update your information by calling the Call Center at 410-752-8313 or by visiting one of our branches.

**If you use Online Banking when you're away from home, make sure we have your cell phone number. That will be the only way we have to send you the code.**



# KEEP YOUR INFORMATION SECURE — BE A PARTNER WITH MECU

Today we use our electronic devices – computers, smart phones, and tablets to make purchases, access bank accounts, and to correspond quickly. We can do more in less time, but we also increase the potential for unauthorized access to our personal information. This is especially a concern with financial information. Fortunately, there are steps we can take to give ourselves extra protection.

## Online Banking Alerts Can Help Catch Fraud

To help protect against fraud, MECU's Online Banking system provides you with the ability to activate several types of Alerts so that you can act quickly if unauthorized activity ever occurs on your account.

### Activating Alerts is Easy

- 1) Sign in to Online Banking
- 2) Click on the Administration tab at the top of the page
- 3) Scroll down and click on Alerts
- 4) Select the Alerts you wish to activate

NOTE: Alerts will be sent to the email address we have on record for you. To verify or change your email address or phone numbers, click the Administration Tab and then click on Manage Contact Information.

## Here are some of the Alerts you can activate:

- Address or Phone Changed
- Email Address Changed
- Sign On Attempt Failed
- New Secure Message
- Password Changed
- Session Activity Email
- Username Changed

## Protecting Your Smart Phone

With millions of people using smart phones to download Apps and search the internet, the threat of viruses, spyware, and the like are now present in the mobile arena. If you would like to learn more about protecting

your smart phone, here are the links to three of the largest antivirus companies.

**McAfee:** [www.mcafee.com](http://www.mcafee.com)

**Norton:** [www.norton.com](http://www.norton.com)

**Kaspersky:** [www.kaspersky.com](http://www.kaspersky.com)

Your mobile phone provider can also give you information and assistance about protection options.

## MECU Works to Keep You Online Even When the Unexpected Occurs

In the past few months, the websites of several banks were attacked by hackers. Their intent was to disrupt business and Online Banking access. The situation is called a Distributed Denial of Service (DDoS) attack. While banks have been the target, it is important for MECU to be prepared in the event that the focus turns to credit unions. We also need to be prepared for other unexpected, uncontrollable factors such as storms, power outages, and connectivity problems. MECU works hard to keep our services accessible. If the website goes down, we immediately put plans into place to provide alternative access to Online Banking. Members can also use MECU's Mobile Banking as an alternative to Online Banking. **Access Mobile Banking via the MECU App; or sign in through [mobi.mecu.com](http://mobi.mecu.com).**

We continually work closely with our internet and security providers to keep your information secure and to limit the risk of any disruptions. We also monitor and report suspicious activity to the appropriate authorities.

With the trend in severe weather, power outages, and other potential unexpected disruptions, it is important to be able to quickly communicate with our members when necessary. The easiest way to do this is through e-mail and our Facebook page. **If we don't have your current e-mail address and phone numbers, please consider providing them to us and be sure to "Like" us on Facebook at BaltimoreMECU.**

# SAVE MONEY WITH CASHBACK CHECKING!

It's easy to do! If you already have a MECU Checking Account, go to any branch and ask to have it converted to a CashBack Checking Account. You can also go online and put through a request to have your account converted through the secure messaging after you log into online banking. Or, you can call the MECU Call Center at 410-752-8313 and ask to have your account converted.

## Here's why you should look at the CashBack Checking Account:

- 3% cash back on Debit card purchases that post and clear the checking account\*
- Nationwide ATM fee refunds up to \$20 per cycle\*\* — This benefit alone puts money back in your pocket
- No monthly maintenance fee
- No minimum balance requirements
- Free Online Banking and BillPayer
- Free Visa® Debit Card

## And qualifying for CashBack Checking is easy!\*\*\*

- At least 12 Debit card purchases post and clear your checking account during the monthly cycle
- At least 1 direct deposit, 1 BillPayer or 1 automatic ACH payment post and clear to the checking account during the monthly qualification cycle
- Receive free E-statements

\* Minimum to open account is \$25. Amount of cash back is dependent upon average daily balance and if qualifications are met. 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.

\*\*\*To qualify for CashBack checking all required transactions must be completed and cleared within the specific cycles dates. Transactions posted after a specific cycle's qualifying period will be counted toward the subsequent cycle's totals.

# SAVE MONEY ON CAR REPAIRS WITH LOW COST EXTENDED WARRANTY PROTECTION

It never fails. The warranty on your car runs out and two weeks later you're hit with a major repair bill. Now you can protect your wallet from situations like this by purchasing Extended Warranty Protection at MECU for your new or used car!

There is no deductible and you're covered the day you purchase the plan.

**You can even purchase Extended Warranty Protection if your car is paid off or if your loan isn't with MECU. And, of course you can purchase it when you apply for your next car loan with MECU.**

## Look at the advantages of Extended Warranty Protection purchased at MECU!

- 30 day risk-free trial with a fully refundable premium.
- Examples of covered repairs include engines, transmissions, air-conditioning and electrical problems.\*
- You can choose the repair shop as long as it is ASE (Automotive Service Excellence) certified.
- You can purchase Extended Warranty Protection for cars that have higher mileage.

Get a free, no-obligation quote online at MECU.com. Click on the Personal Services tab. Extended Warranty Protection information and quote form are under the "loans" tab on the left side of your screen. You can also get information and apply by visiting a branch or calling 410-752-8313.

\*Coverage depends on the plan you select. Complete terms and provisions are contained within each Service Agreement.

# MECU HELPS YOU FILL YOUR DREAMS "FOR LESS"



## Apply for Your Loan Online 24/7 at MECU.com or call 1-800-373-2914

What are you dreaming about this summer? With MECU's low rates you can achieve your dreams "for less"; whether it's owning your own home, buying a new car or getting yourself something special during a shopping trip.

### Your Dream Home is Real with MECU

Are you dreaming about buying a new house? Or, maybe a special vacation home? Go to MECU.com and click on Loan Rates to check out MECU's low rates. Then click on the "Apply Now" link and fill out the easy online pre-qualification form to start applying for a mortgage.



### What's your Dream Car?

If it's a new car that your heart desires, go to [www.MECU.com/AutoSmart](http://www.MECU.com/AutoSmart). You will find help with the entire car buying process. You can research different cars, get quotes from dealers, apply for your loan, and even get insurance.

### Shop for Your Heart's Desire with MECU's Platinum VISA® with Rewards

Have you saved with MECU's Platinum VISA® card recently? It has an introductory rate of 1.99% APR\* for the first six months and a great rate of 9.90% APR\*. There are also no balance transfer fees, no annual fee, and no cash advance fees\*\*. Learn about these and other benefits at: [MECU.com/personal-services/credit-card/](http://MECU.com/personal-services/credit-card/).



\*APR-Annual Percentage Rate. Introductory APR for the first 6 statement closing dates following the opening of your account. After that, your rate will be 9.90%. Credit limits are based on credit worthiness and ability to repay. If you do not qualify for a VISA Platinum card, you may be considered for a VISA Classic or Gold with APRs of 12.92%. \*\*ATM fees may apply

## FOLLOW US!



Want to stay up-to-date on what's happening at MECU? Follow us on Facebook – [www.facebook.com/BaltimoreMECU](http://www.facebook.com/BaltimoreMECU) and on Twitter @MECUofBalt



# SPRINT OFFERS SAVINGS FOR MECU MEMBERS

Comparing costs and taking advantage of discounts is a great way to make your money go further! MECU members can take advantage of cell phone discounts through Sprint for both personal and business phones. Check out the information below to see how you can save!

## How to Get Your Sprint Discount

- Call: 877.SAVE.4.CU (877.728.3428)
- Go to [www.LoveMyCreditUnion.org/Sprint](http://www.LoveMyCreditUnion.org/Sprint)
- Visit: Any retail outlet where Sprint products are sold
- Members indicate that they are a credit union member and present Corp ID: NACUC\_ZZM
- Verification of credit union membership is required

### Personal – 10% discount

- 10% discount on select regularly priced Sprint monthly service plans
- Waived activation fee on new lines (up to \$36 in savings)
- Waived upgrade fee (up to \$36 in savings)
- Buy online and receive additional savings
- Unlimited data plans
- Ready Now, one-on-one personalized setup, is provided at select Sprint Stores

Please note: To receive the Sprint Credit Union Member Discount, both new and existing Sprint customers must verify credit union membership. To learn more and to get the needed forms go to [www.LoveMyCreditUnion.org/Sprint](http://www.LoveMyCreditUnion.org/Sprint)

### Business – 15% discount

- 15% discount on select regularly priced Sprint monthly service plans
- Waived activation fee on new lines (up to \$36 in savings)
- Waived upgrade fee (up to \$36 in savings)
- Buy online and receive additional savings
- Unlimited data plans
- Ready Now, one-on-one personalized setup, is provided at select Sprint Stores

Fill out the Business Enrollment/Verification Form available at [www.LoveMyCreditUnion.org/Sprint](http://www.LoveMyCreditUnion.org/Sprint). Take this form to a Sprint store near you.



# NOTICE OF **SPECIAL MEETING** OF THE MEMBERSHIP

**M**ECU will hold a Special Meeting of the Membership pursuant to the Annotated Code of Maryland, Financial Institutions Article, § 6-320 on August 21, 2013 at 2:00 PM, at 7 East Redwood Street, 20th Floor Baltimore, MD 21202 for the sole purpose of voting on a proposed Bylaw Amendment to Article II - Membership and Sphere of Operation, Section 1, which proposed change is set forth below.

By adding a new paragraph m) as follows: "M) MEMBERS, VOLUNTEERS AND EMPLOYEES OF THE AMERICAN CONSUMER COUNCIL INCLUDING ANY STATE AND REGIONAL CONSUMER COUNCILS".

The American Consumer Council (ACC) is a leading non-profit consumer education and advocacy organization. It oversees and supports a network of 44 state consumer councils, including the Maryland Consumer Council in Baltimore. Currently, the ACC is affiliated with five other credit unions in Maryland. Its consumer advocacy efforts range from how to make smart purchases such as homes and autos to better understanding the intricacies of long-term health care and tax planning. It also actively supports programs and causes related to the environment, conservation and tax reform. In addition to consumer advocacy, ACC provides access to no-cost workshops, educational programs and newsletters.

Regulatory approval of the Bylaw Amendment has been granted by the Commissioner of Financial Regulation subject to the approval of the MECU Members voting at the Special Meeting. All MECU Members are entitled to attend and vote at this Special Meeting. Two-thirds of the members present must vote for the amendment.

Light refreshments will be served.



Rates as low as  
**1.99% APR\***  
36-Month Term

## **Business Auto Loans**

- New & Used Purchases or Loan Refinancing
- Financing up to 115% of MSRP/NADA\*
- Cash Back in the form of our Loan Interest Rebate\*\*



**Apply Today!**  
**410-223-4035**  
**MECU.com/business-services**



## **OWN YOUR OWN BUSINESS?** MECU CAN HELP IT GROW

If you need a business loan don't waste time shopping around. Click on the Business Services tab at MECU.com and see all the ways we can help you save. There are even tips to help you run your business smoothly or get your new business started. We have the products you need at rates you'll like.

\*APR (Annual Percentage Rate) is current as of July 1, 2013 and subject to change. Stated APR includes a rate discount for down payment, automatic payment and 36-month repayment term. Other rates and terms are available. Your actual rate may be higher based on your loan amount, down payment, repayment term, collateral, credit history and ability to repay. The monthly payment per \$1,000 borrowed at 1.99% APR with a 36-month repayment term is \$28.64. Financing available up to 115% of MSRP or NADA retail value (including the cost of taxes, tags, title, insurance and asset protection, lo-jack, and negative equity). Financing available on any model year with mileage less than 100,001 miles. There will be a 1% rate increase on any negative equity loan. Negative equity loans cannot exceed \$3,000. Refinancing not available on MECU auto loans. \*\*Certain conditions apply. Subject to annual Board approval.



Want to see MECU in the community?  
Go to [www.youtube.com/mecutv](http://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

**Commercentre Branch**

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



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Other rates and terms available

# Business Investment Mortgage



- Low Fixed & Variable Rates
- Easy Application Process
- Cash Back in the form of our Loan Interest Rebate\*\*



Apply Today!  
410-223-4035  
[MECU.com/business-services](http://MECU.com/business-services)

\*APR (Annual Percentage Rate) is current as of July 1, 2013 and subject to change. Stated APR is based on an 80% Loan-to-Value ratio. Other rates and terms are available. Residential rental property loans are available on 1-to-4 unit residential properties located in Maryland, Pennsylvania, and Delaware. The monthly principal and interest payment amount on a \$150,000 loan amount at 4.500% (4.786% APR) with a 15-year repayment term is approximately \$1,147 and does not include taxes and insurance which will increase your monthly payment. Your actual rate may be higher based on your individual credit score, loan amount, repayment term, collateral, credit history and ability to repay. Approval is subject to verification of collateral. Adequate property and flood insurance required.

\*\*Certain conditions apply. Subject to annual Board approval.



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