



# On Your Account



## Holiday Shopping?

Get more for your money!



Get rewarded for using your  
MECU Visa® Debit Card!

**Check out Purchase Rewards on page 1.**

# 'Tis the holiday shopping season!

With the holiday season right around the corner, soon there will be gifts and decorations to buy, parties and celebrations to attend, and all kinds of seasonal expenses. Let MECU help with your holiday to-do list this year with products and services that give you savings and peace of mind!

## **MECU Visa® Credit Cards**

Whether for day-to-day purchases or for that perfect gift, your MECU Visa Credit Card provides you with convenience, security, and more for all your shopping needs.

## **CashBack and RewardChecking**

Choose the checking account that is custom fit to your spending behavior to get the most for your money!

### **CashBack Checking**

A checking account that rewards you for spending! Earn cash back on everyday debit card purchases during each qualification cycle.\*

### **RewardChecking**

A high yield checking account that rewards you with amazing dividends\* and ATM Fee Refunds\* with all the conveniences you'd expect for your everyday banking needs.

## **Learn more at [MECU.com/Checking1](http://MECU.com/Checking1)**

*\* Qualifications apply. Amount of cash back, dividends and ATM refunds dependent upon average daily balance and if monthly qualifications are met.*

## **Purchase Rewards - Earn \$ While You Shop!**

If you use your MECU Visa Debit Card for everyday purchases, but haven't yet activated Purchase Rewards, you might be leaving money on the table! As a MECU Visa Debit Card holder, you are eligible for exclusive cash back offers when using your card at the types of places you like to shop.

### **How It Works:**

**Step 1:** Click on the Purchase Rewards box in "My Accounts" in Online Banking or our Mobile App to activate cash back offers at the types of places you like to shop.

**Step 2:** Shop online or in stores to redeem your offers by paying with your MECU Visa Debit Card.

**Step 3:** Enjoy cash back — deposited right into your checking account the month after you redeem the offer.\*\* New offers are added often so log in regularly to Online Banking to see what rewards are available to you!

## **Learn more at [MECU.com/PurchaseRewards1](http://MECU.com/PurchaseRewards1)**

*\*\*Timing of deposit may vary depending on merchant and / or offer.*



## New Cranbrook Branch Now Open in Cockeysville

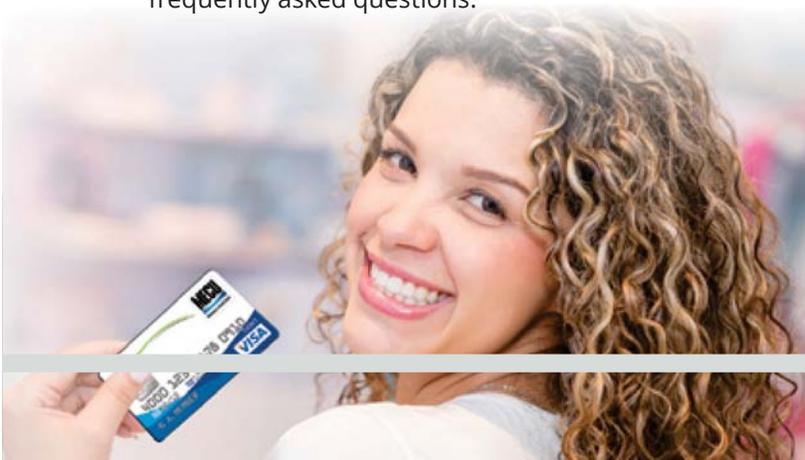
To continue serving the MECU community, we are always seeking to expand our branch network. The most recent expansion is the Cranbrook Branch, located at 570 Cranbrook Road in the Cranbrook Shopping Center. Members will find a state-of-the-art branch with two drive-thrus and the personalized MECU service that we all know.



*John M. Hamilton, CEO and Herman Williams Jr., Chairman of the Board, cut the ribbon on the new branch.*

## MECU will issue Chip Cards!

As you've likely heard, U.S. credit and debit cards are getting a security upgrade. Chip cards (also called EMV cards or smart cards) are debit or credit cards that include an embedded microchip in addition to the magnetic stripe. This chip provides additional security when used at chip-enabled terminals or ATMs. In the near future, MECU Debit Cards will be issued with new chip technology. Please visit [MECU.com/EMV1](http://MECU.com/EMV1) for information and updates on how to use these new cards and other frequently asked questions.



## MECU Announces New President and CEO



This July, the MECU Board of Directors announced the selection of John M. Hamilton as the new President and CEO. Hamilton joined MECU as Vice President of Lending in 2013, and has over 30 years of experience in the

financial services industry. He is a graduate of Morehouse College with a B.S. degree in Finance. Hamilton started serving as the interim CEO in March, 2015.

"John has proven himself to be a strong leader with vision and drive and has the background and knowledge to lead MECU in a rapidly changing and competitive financial services marketplace. Equally important, he also has a strong commitment to community service, which is essential at MECU," said Chairman of the Board Herman Williams, Jr.

"I'm excited to start this new role with MECU," said Hamilton. "MECU has long exemplified what it means for a credit union to serve both its members and the community. It's an honor to be chosen to lead such a dynamic organization into the future and to focus on delivering exceptional service and high quality products and services that meet the needs of our members. Also, I admire the active role that the board and the entire MECU family take in working with organizations that make our community strong and I am glad to be a part of this outreach."

Saving you time

# Bank anywhere, anytime with MECU



## Text Banking

How long did it take to type and send your last text? Now imagine finishing your banking in that same amount of time. Need to know your account balance or transfer funds quickly? With MECU Text Banking you will avoid hold times and get automated alerts. Log into Online Banking, click “Additional Services” in the top menu bar and choose “Mobile Banking & Alerts” to get started today.

## Mobile Deposit 24/7

Members can deposit checks directly into any eligible\* MECU account using the camera on their smartphones. It’s fast, easy, and works with supported Apple and Android devices.

- Take photos of the front and of the back of the endorsed check and submit.
- Save time with fewer trips to the bank.
- Mobile Deposit is as secure as depositing at an ATM or a Branch.

**Mobile Deposit is available in MECU’s Mobile Banking App for Apple and Android. Download the app today! Visit [MECU.com/Deposit1](http://MECU.com/Deposit1) for more info.**

*\* Deposits are subject to verification and not available for immediate withdrawal. Eligible accounts include MECU Savings and Checking accounts. Restrictions apply.*

## More ATMs

In addition to our own branch and off-site ATMs, MECU offers unlimited surcharge free access to thousands of ATMs nationwide including ATMs in the M&T Bank and CO-OP networks.

## MECU is now in Royal Farms!

This partnership between MECU of Baltimore, Inc. and Royal Farms will mean MECU members and Royal Farms employees can now save time and money!

This collaboration will make all Royal Farms ATMs completely free to MECU members.



The new partnership adds more than 160 surcharge-free ATMs to the thousands of surcharge-free ATMs already available to MECU members nationwide. Royal Farms ATMs are conveniently located in areas where MECU members live or work, and along many routes to popular vacation destinations.

Community

# MECU's Community Outreach Shines During the Holiday Season

All year long, MECU team members are involved in serving our community; but the outreach activities we do around the holidays bring a special feeling of community to our branches.

As we do every year around Thanksgiving, MECU team members will shop to ensure that several families have all the fixings they need for the holiday. Then we'll work with our partner, Heaven 600, to raise funds for Bea Gaddy's Thanksgiving Dinner through Holiday Harvest.

At Christmas, all the MECU departments, along with members of MECU's Board of Directors, will sponsor over 150 "angels" – children whose names were provided – from the Salvation Army Angel Tree. Every year we look forward to the bright bags and toys decorating the main branch until they are collected for distribution.

MECU members also get to join in the spirit when MECU sponsors the Kindertime Toy Drive with WMAR. Members can bring toys into the MECU branches. Then, a few days before Christmas a parade of police cars with lights flashing winds its way through Baltimore to deliver thousands of toys to non-profits including Ronald McDonald House and Bea Gaddy's Outreach Center.

# FORE! MECU's 11th Annual Charity Cup

On September 25th, MECU held its eleventh Charity Cup Golf Tournament at Pine Ridge Golf Course. Organized by the Board of Directors to expand the credit union's outreach to the community, the proceeds from the tournament support the charitable efforts of the MECU Foundation.

In its first ten years, the MECU Foundation made donations totaling over \$350,000, \$100,000 of which funded scholarships for the CollegeBound Foundation. The Foundation has also used the money raised through the golf tournament to sponsor end-of-the-school-year trips for students from MECU's partner schools. The students visit places like the Children's Museum and the Maryland Science Center. The trips recognize special accomplishments by the students, such as perfect attendance.

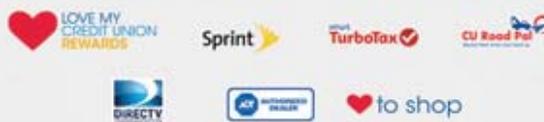


*On hand to congratulate the Charity Cup Winners were Chairman Herman Williams Jr. (3rd from right), Vice-Chair Ernest J. Glinka (2nd from right) and CEO John M. Hamilton (far right).*



Members have saved over \$1 billion with Love My Credit Union Rewards.

Start saving today at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)



## Fraud Tip

### Fake Check Scams Abound

Scammers have been using fake checks to cheat people out of their money for years. Why? Because it works. Common scams of this type feature foreign lotteries, internet auctions and secret shoppers. The common element of all these schemes is that someone unknown sends a large, official looking check to the winner, seller or shopper to deposit into their account. They are then asked to send money back via a money transmitter and/or loading funds onto a prepaid credit card.

Under federal regulations, financial institutions often need to make some or all of the funds available before a check has actually cleared and the money is actually in a person's account. If the person being scammed sends money back and then finds out that the check the scammer sent is bad, they are responsible for the entire amount sent to the scammer. Want to learn more about staying safe from scams and other ways to keep your money safe? Go to [www.consumer.ftc.gov](http://www.consumer.ftc.gov).

## Affordable Health Insurance Made Easy



### TruStage Health Insurance Program\*

The Affordable Care Act means nearly every American must have health insurance. If your employer doesn't offer a plan, if you don't qualify for Medicaid or if you are not yet eligible for Medicare, you'll likely need to purchase a health insurance plan on your own.

The TruStage Health Insurance Program can help. You can easily compare health insurance plans from multiple carriers, get quotes, receive expert advice and purchase coverage that makes sense for you and your family.

From determining which doctors are available, calculating financial assistance, and arriving at the price of your plan, the TruStage Health Insurance Program with GoHealth is ready to help members.

**Designed for credit union members. Simplify your search for affordable health insurance. Easy online tools let you choose wisely. Learn more at [MECU.com/Health1](http://MECU.com/Health1) or Call: 1-888-416-2166. Enroll by January 31, 2016.**

*\* © TruStage, 2014. All rights reserved. The TruStage™ Health Insurance Program is made available through TruStage Insurance Agency, LLC and GoHealth LLC. GoHealth LLC is licensed to sell nationwide and operates in all states with the exception of Massachusetts, Hawaii, Vermont and Rhode Island. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by MECU. TSH-1008955.1-0914-1016*

# Now More Than Ever There's No Place Like Home!

## Especially when you're a MECU member!

You may be able to borrow against the equity in your home and take advantage of our low 12-month introductory rate.

Thinking about repairing that leaky roof, or upgrading your old furnace, but not sure how to pay for the many projects on your list? Maybe you're thinking of going back to school?

A home equity line of credit will cost you nothing until you use it, making it a great emergency fund. Plus, the interest you pay on your balance may be tax deductible.<sup>†</sup>

**Apply or learn more online at [MECU.com/HomeEquity1](http://MECU.com/HomeEquity1) or by phone using our 24/7 Loan Application Service at 1-800-373-2914.**

*<sup>†</sup>Consult a tax advisor regarding tax deductibility.*



## Season of Savings

As the weather gets  
colder, car sales heat up

As the end of another year approaches, it's a great time to think about what we're thankful for – friends and family, another holiday season, and fantastic end-of-year car sales.

If you happen to be in the market for a new or used car and have waited until the best time of year to make your purchase, we've got great news for you – as a member of MECU you've got all the tools and resources at your fingertips to help make sure you get the most for your money. Tools like AutoSmart, which allows you to research, compare cars and get pre-approved all in one place. Or At-Dealer Financing, which allows you to apply for a low-rate MECU car loan right away at any one of our 100+ partner dealerships.

You can also choose to get pre-approved before visiting the dealership so you can walk in ready to buy on your terms. And for those who aren't looking to buy, you still have the option of taking advantage of the same great rates and terms when you refinance a current auto, boat or motorcycle loan from another lender. All great ways to add a little extra celebration to the holiday season!

**Visit [MECU.com/DriveForLess1](http://MECU.com/DriveForLess1)**



Want to see MECU in the community?  
Go to [YouTube.com/MECUTV](https://www.youtube.com/MECUTV)

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

**Corporate Offices**

7 East Redwood Street  
Baltimore, MD 21202

**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

**Elmer Bernhardt**

**Redwood Street**

**Headquarters 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

**John T. O'Mailey**

**Hamilton Center Branch**

2337 East Northern Parkway  
Baltimore, MD 21214

**Herman Williams Jr.**

**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

**Charles L. Benton Jr.**

**Westview Center Branch**

5910 Baltimore National Pike  
Catonsville, MD 21228

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

**Commerce Center Branch**

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

**Cranbrook Branch**

570 Cranbrook Road  
Cockeysville, MD 21030  
Mon-Fri 12:00-7:00; Sat 9-1

**Dundalk Branch**

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

**Security Boulevard Branch**

6669 Security Boulevard, Suite 5  
Baltimore, MD 21207

*This branch closed as of  
October 30, 2015.*



Federally insured by NCUA



# We Hope to See You!

## 2016 Annual Membership Meeting

MECU's Annual Meeting will be March 15, 2016.  
MECU elections are conducted by mail ballot  
according to Article XI, Section 1 of the bylaws.

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 20, 2016.

**To receive a Nomination Packet,  
or to ask questions, contact Pam Harris  
at [pharris@mecu.com](mailto:pharris@mecu.com).**