



On Your Account



Start the
New Year
with Savings!



Cash Bonuses were deposited in December.
See page 1 for more information.



Member Wins Big with MECU Visa® Credit Card!

For the past several years, MECU debit and credit card users have had the opportunity to enter to win an all-expense paid trip to Chicago for a 60-second shopping spree in a CURewards® warehouse. The sweepstakes takes place between August and October of each year, and is sponsored by PSCU, a credit union industry service provider.



This year, along with members from 6 other credit unions, MECU members James and Amaechi, were randomly

selected for the Magic Minute Shopping Spree and an experience of a lifetime!

In addition to a 60-second dash through the CURewards warehouse to load as much merchandise as they could into a huge cart, they also enjoyed fabulous meals, entertainment, and a two-night stay in the historic Palmer House Hilton.

Talk about a great way to end 2015! Stay tuned for details on the 2016 sweepstakes.

Cash Bonuses for 2015

Since 1981, the MECU Board of Directors has voted to give members a cash bonus by returning some of the interest they paid on their loans and by adding to the interest they earned on their deposits. Members received \$3 million in cash bonuses in 2015.

Getting Cash Back is Easy with MECU Purchase Rewards!

Did you know that using your MECU Visa® Debit Card allows you to earn cash back and discount offers from your favorite stores, restaurants, and more?

Getting started is as easy as a click of a button! Activate the discount offers by clicking the merchant icons that you see in the Purchase Rewards section of Mobile or Online Banking. Each merchant offers a different type of discount for varying lengths of time, so be sure to take note of each offer. When you use your MECU Visa Debit Card to pay, you'll receive a cash back reward in your account. You'll even be able to track how much you have saved over time. The more you use your debit card, the more discount offers you will receive.

Each month, a significant number of MECU members are saving money where they already shop. A few of our members have received as much as \$100 in a single month. Don't wait to get started!

**Click, Shop, and Enjoy!
Learn more at MECU.com
PurchaseRewards1**



\$12,000 CU Scholarship Program Underway!

The \$12,000 Credit Union College Scholarship Program for 2016 is underway now! College-bound members of any Maryland or DC-based credit union are eligible to apply. Deadline for applications is March 31, 2016. Awards will be announced in May 2016.

This year's essay topic is:

You and a friend would like to start building your credit. Discuss with your friend what good credit is, ways to start building credit, how your credit union can help, and the benefits earned by having good credit.

This year's video topic is:

Create a 60-second video that displays the importance of financial literacy.

This year's photograph topic is:

Capture an original photograph that represents the credit union core value "Service".

For more information:

Go to CUfound.org/college-scholarship. Click on Visit the Online Applicant Portal.

MECU.com Upgrade Coming Soon

Our new website will improve your online experience! Not only will you see a cleaner and fresher look, but the new MECU.com is a responsive site, which means regardless of how you access us, the MECU site will adjust to fit your screen.

Other features of the new MECU.com includes easier navigation, ability to log into Online Banking from any page, download commonly used forms and more.

No changes are being made to MECU's Online Banking.

Disclosure

In accordance with the Financial Institutions Article of the Annotated Code of Maryland, Section 6-331, the following disclosure regarding compensation to its officials is provided. Officials are defined as those persons serving as Directors and members of the Credit and Supervisory Committees.

As required by law, the compensation schedule is authorized each year by a vote of the membership at the Annual Meeting in accordance with Section 6-331 Annotated Code of Maryland, Financial Institutions Article. Additionally, it is approved by the Commissioner of Financial Regulation for the State of Maryland based on the institutions' financial performance. This compensation is in exchange for services performed as an official, and it is reported as income to the Internal Revenue Service.

It is proposed for 2016, that the dollar amount paid to each official is as follows: Chair, Vice Chair, Treasurer and Secretary: \$5,000 per annum; Board of Directors: \$300 honorarium per meeting attended; \$300 per day for each day that a Director attends an educational conference, as required by law, including travel days. Credit and Supervisory Committee Members: \$200 honorarium per meeting attended; \$200 for each day that a Committee Member attends an educational conference, as required by law, including travel days. Authorization is requested to prorate the Treasurer's 2015 compensation of \$5,000, based on the number of months served in the position in 2015. The amount is \$2,500.

The aggregate dollar amount paid to all officials for the preceding 12 months ending December 2, 2015, totaled \$323,840. A reasonable estimate of the aggregate dollar amount to be paid to all officials for the following 12 month period, assuming that the proposed compensation is approved and the same number of meetings are held during the 12 months immediately following, is \$328,000. The aggregate dollar amount of all officials' expenses for the preceding 12 months ending December 2, 2015, totaled \$106,688.

Saving you time

Get Your Refund Faster

When you file your taxes online and have your refund automatically deposited into your MECU account, you can have access to your money weeks sooner than having a check sent by mail.

You will need MECU's Routing Number: 252076468, and your savings or checking account number. You can verify your account number by going to Online Banking, checking your monthly statement or looking at one of your checks.

Incorrect routing and account numbers could delay the timeliness of your refund. Make sure you enter both numbers correctly!



**MECU's Routing Number:
252076468**



Deposit Your Tax Refund in a Snap

Need to deposit your tax refund or another check? Save a trip to the branch this tax season and all year long. MECU's Mobile Deposit provides the flexibility for you to make check deposits 24/7 without going to a branch and waiting in line.

It's easy to get started! Just download the MECU Mobile Banking App to your Apple or Android smartphone.

Using Mobile Deposit:

- Sign into MECU's Mobile Banking App.
- Click on "Deposit Checks" and follow the instructions.
- Be sure to endorse the back of the check and write "MECU E-Deposit Only" along with your account number. Securely retain the original check for 60 days. After 60 days you may destroy them.
- You are permitted to deposit a total of \$2,500 per day into a qualified checking or savings account. The total amount deposited will be credited to your account on the same business day; however the availability of funds is based on MECU's Funds Availability Policy.

Visit [MECU.com/MobileDeposit1](https://www.mecu.com/MobileDeposit1) for more information.

Community

Free Tax Preparation & Earned Income Tax Credit

The Baltimore CASH Campaign provides free tax preparation services for families with incomes under \$54,000 at area VITA (Volunteer Income Tax Assistance) sites. The volunteer preparers also ensure that people qualifying for the Earned Income Tax Credit (EITC) fill out the needed forms.

Baltimore CASH encourages their clients to save all or part of their refund in a savings account or a savings bond. MECU works with Baltimore CASH and VITA sites to open savings accounts. To locate a VITA site near you and see if you qualify for the EITC and free income tax preparation go to: baltimorecashcampaign.org

Nominate a Teacher You See As a Hero

MECU has teamed with ABC2 to sponsor **Teachers are Heroes**, a 10-month program running September through June. The program highlights Maryland teachers (K-12) who have gone above and beyond his or her job description and instilled a lifelong love for learning in their students. MECU presents the selected teachers a \$250 check to use toward classroom supplies. To nominate a teacher go to: abc2news.com/teachersareheroes

Winners will be highlighted on ABC2 News and abc2news.com throughout the school year.



Mark your Calendar! Money Power Day April 2, 2016

Since its beginning 11 years ago, MECU has supported and helped develop Money Power Day, a free, day-long financial education event. Every year there is new information, but the favorite workshops, exhibits and clinics continue.

You will find:

- Workshops on Home Buying and Small Business
- The MECU Youth Zone to teach kids about managing money
- The Credit Cafe to pull your credit report and get help in understanding it
- The College Zone to learn about financial aid and student loans

This year there will be an actual "tiny house" on site to demonstrate lots of energy saving tools!

Plan to join us at Poly-Western High School on April 2, 2016 to learn something new to help you better manage your money.



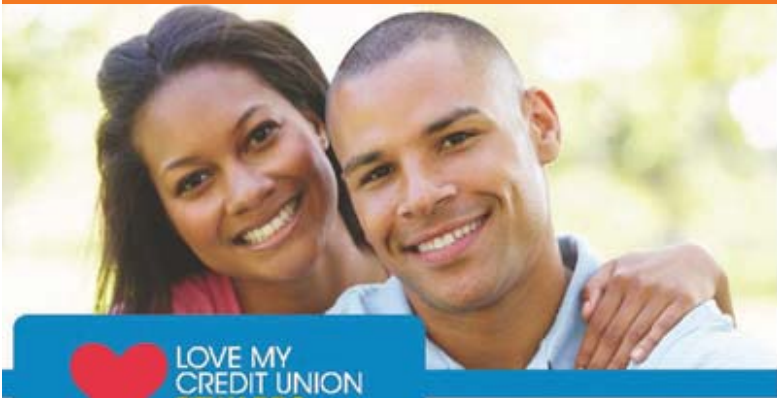
Fraud Tip

Stay Alert for IRS Related Scam Phone Calls

With tax season upon us, the IRS is warning to take guard against scam phone calls from thieves intent on stealing your money or your identity. Criminals pose as the IRS to trick victims out of their money or personal information. Here are several tips to help you avoid being a victim of these scams:

- **Scammers make unsolicited calls.** Thieves call taxpayers claiming to be IRS officials. They demand that the victim pay a bogus tax bill. They con the victim into sending cash, usually through a prepaid debit card or wire transfer. They may also leave “urgent” callback requests through phone “robo-calls,” or via phishing email.
- **Callers try to scare their victims.** Many phone scams use threats to intimidate and bully a victim into paying. They may even threaten to arrest, deport or revoke the license of their victim if they don’t cooperate.

- **Scams use caller ID spoofing.** Scammers often alter caller ID to make it look like the IRS or another agency is calling. The callers use IRS titles and fake badge numbers to appear legitimate. They may use the victim’s name, address and other personal information to make the call sound official.
- **Cons try new tricks all the time.** Some schemes provide an actual IRS address where they tell the victim to mail a receipt for the payment they make. Others use emails that contain a fake IRS document with a phone number or an email address for a reply. These scams often use official looking IRS letterhead in emails or regular mail that they send to their victims.
- **The IRS will not:**
 - Call you if you owe taxes without first sending you a bill in the mail.
 - Demand that you pay taxes and not allow you to question or appeal the amount you owe.
 - Require that you pay your taxes a certain way. For instance, require that you pay with a prepaid debit card.
 - Ask for your credit or debit card numbers over the phone.
 - Threaten to bring in police or other agencies to arrest you for not paying.



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

Start saving today at
LoveMyCreditUnion.org



More Protection with MECU Visa[®] Debit Chip Cards

Count on enhanced fraud protection with chip technology. These new cards are not only more secure — they're also easy to use!

Soon MECU will be issuing debit chip cards. When your current debit card expires, your replacement card will include the new chip technology.



It's as easy as 1, 2, 3 to use a chip card terminal.

- 1 **Insert the chip end** of the card into the terminal with the chip facing up.
- 2 **Keep the card in the terminal** throughout the transaction and follow the prompts on screen.
- 3 **Remove your card** when prompted and take your receipt.

For more information on chip card technology visit MECU.com/EMV1

Lots of holiday shopping bills?

Save on monthly interest charges by transferring your high-rate credit card balances to a MECU Visa[®] Credit Card! Plus take advantage of other benefits such as:

- No Annual Fee
- No Cash Advance Fee
- No Balance Transfer Fee
- And More!

Apply for a new MECU Visa Credit Card today! MECU.com/Visa1



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

**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

**Harry Deitchman
PJM Business Center Branch**

312 North Martin Luther King Jr. Blvd.
Baltimore, MD 21201
Mon-Wed 7:30-4:00; Thu 9:00-4:00;
Fri 7:30-5:30; Sat 9:00-1:00

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
Mon-Thu 9:00-4:00;
Fri 9:00-5:30; Sat 9:00-1:00
Drive thru: Mon-Wed 8:30-5:30
Thu 9:00-5:30; Friday-8:30-5:30
Sat 9:00-1:00

**Herman Williams Jr.
Seton Branch**

4801 Seton Drive
Baltimore, Maryland 21215
Mon-Thu 9:00-4:00; Fri 9:00-5:30; Sat 9:00-1:00
Drive thru: Mon-Wed 8:30-5:30;
Thu 9:00-5:30; Fri 8:30-5:30; Sat 9:00-1:00

**Charles L. Benton Jr.
Westview Center Branch**

5910 Baltimore National Pike
Catonsville, MD 21228
Mon-Thu 9:00-4:00; Fri 9:00-5:30; Sat 9:00-1:00
Drive thru: Mon/Tues/Wed/Fri 8:30-5:30;
Thu 9:00-5:30; Sat 9:00-1:00

Commerce Center Branch

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

NEW Cranbrook Branch

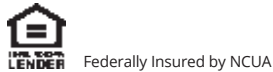
570 Cranbrook Road
Cockeysville, MD 21030
Mon-Thu 9:00-4:00; Fri 9:00-5:30; Sat 9:00-1:00
Drive thru: Mon-Wed 8:30-5:30;
Thu 9:00-5:30; Fri 8:30-5:30; Sat 9:00-1:00

Dundalk Branch

7220 Holabird Avenue
Dundalk, MD 21222
Mon-Thu 9:00-4:00; Fri 9:00-5:30; Sat 9:00-1:00

Loch Ridge Center Branch

8507 Loch Raven Boulevard
Baltimore, MD 21286
Lobby and drive thru:
Mon-Fri 12:00-7:00; Sat 9:00-1:00



Cash Back is the cherry on top

Earn up to **3%** cash back each month with MECU's CashBack Checking.*

Visit [MECU.com/CashBack1](https://www.mecu.com/CashBack1)



Federally Insured by NCUA
*Certain conditions and qualifications apply.