



On Your *Account*

FALL 2012

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



Do You HAVE
A MECU

**MONEY
BAG**

HELPING YOU SAVE?

Check out our new products!



WHAT'S NEW AT MECU?...

... CashBack Checking, RewardChecking and RealSaver!

CashBack Checking

Bank fees are on the rise, but at MECU you can get cash back each month just for swiping your debit card, and there are still no monthly fees!*

With MECU's new CashBack Checking account, it's easy to qualify for cash back on everyday debit card purchases* and for nationwide ATM fee refunds.* Here's what you get with this new account:

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

Average Daily Balance	3% Cash Back On Purchases Up To	Monthly Maximum Reward
\$0 - \$1,999.99	\$250	\$7.50
\$2,000 - \$3,999.99	\$325	\$9.50
\$4,000 and over	\$400	\$12.00

Imagine up to an extra \$144 in your savings account at the end of the year!

* Minimum to open account is \$25. Monthly cycle qualifications include at least 12 debit card transactions, Estatements, at least one automatic payment such as Direct Deposit or BillPayer transaction, and MoneyView access at least once per month. 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 total, \$5 per transaction, provided only if qualifications are met within the monthly qualification cycle.

RewardChecking

MECU's RewardChecking provides you with an **amazing interest rate** AND ATM fee refunds with all the conveniences for everyday banking needs.

- 2.51% APY* on balances up to \$10,000
- 0.75% APY* on amount of balance over \$10,000
- 0.10% APY* on all balances when qualifications are not met
- Nationwide ATM fee refunds up to \$20 per cycle**
- No monthly maintenance fee
- No minimum balance requirements
- Free Online Banking and BillPayer
- Free Visa® Debit Card

*Minimum to open account is \$25. Annual Percentage Yield (APY) accurate as of August 15, 2012. RewardChecking rate tiers: 2.51% APY applies to balances of \$0 - \$10,000 and 0.75% APY applies to balances over \$10,000 if qualifications are met during the monthly qualification cycle. 0.10% APY applies to all balances if monthly qualifications are not met. Rates may change after the account is opened. Monthly cycle qualifications include at least 12 debit card transactions, Estatements, at least one automatic payment such as Direct Deposit or BillPayer transaction, and MoneyView access at least once per month. 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 total, \$5 per transaction, provided only if qualifications are met within the monthly qualification cycle.

Qualifying for Cash Back or RewardChecking couldn't be easier!

Here's what you need to qualify each period:

- At least 12 debit card purchases post and clear during the monthly cycle
- Have at least one direct deposit, one BillPayer or one automatic ACH payment post and clear
- Receive free eStatements

PLUS, you can save even more with MECU's new **RealSaver** account. Combine RealSaver with Cashback Checking for even greater savings!

Saving You More Each Month You Qualify

Open a **RealSaver** account with your CashBack Checking or RewardChecking account to save more each qualification cycle. Each month that you meet the qualifications for your CashBack or RewardChecking account, you will also qualify for these **RealSaver** benefits.

REALSAVER BENEFITS:

- 0.75% APY* on balances up to \$20,000
- 0.50% APY* on the portion of your balance over \$20,000
- 0.10% APY* on all balances when qualifications are not met

Plus saving is even easier with automatic transfers of your checking rewards and ATM fee refunds** into your **RealSaver** account.

*APY = Annual Percentage Yield. Minimum to open account is \$5
**ATM fee refunds (checking account only) up to \$5 per transaction and \$20 per monthly qualification cycle if qualifications are met.

YOU COULD WIN A TRIP TO SUPER BOWL XLVII FROM VISA

Simply complete purchases with your MECU Visa® Credit Card or Visa Business Credit Card between October 1, 2012 and November 30, 2012.*

You could win the football experience of a lifetime:

- 2 tickets to Super Bowl XLVII in New Orleans
- Round-trip airfare for two
- VIP tunnel access **to watch the players take the field**
- 4 nights hotel accommodations
- NFL Tailgate Party tickets **and lunch or dinner with an NFL player**

Use your MECU Visa Credit Card and you will be entered for a chance to win. **For more details, visit campaigns.pscu.com/visapromotion.**

*No purchase or obligation necessary to enter or win Visa super bowl XLVII sweepstakes for PSCU credit cardholders. Open to legal U.S. residents, 18 or older as of October 1, 2012. PIN-based and ATM transactions are not eligible. Void in Puerto Rico and where prohibited. Sweepstakes ends November 30, 2012. For complete details on Non-Purchase Entries, see Official Rules at <http://www.campaigns.pscu.com/visapromotion/creditrules.html>



MAKE SURE YOU CONTINUE TO RECEIVE YOUR SPRINT DISCOUNT



As a membership benefit, Sprint offers a monthly discount to MECU members who enroll in, or already have, a Sprint phone plan. Every two years members need to provide documentation to verify that they are still eligible to receive the discount.

If you received notice that it's time to update your information, the validation process is very simple and takes just a few minutes to complete.

Complete these important steps:

- Visit www.sprint.com/verify. Select "fax or upload your verification." You will be forwarded to <http://mysprint.sprint.com/verify/pages/uploadForm.jsp>. Complete and upload the form and attach your proof of eligibility right to the site. You can also fax the form and your proof of eligibility to the Sprint Corporate Accounts Department at: 913-523-1987 or toll-free to 877-687-8211.
- Confirm discount eligibility by showing proof of your active status as a member using:
 - A MECU check
 - Unexpired credit union debit/credit card
 - Current statement of account issued within the last 60 days
 - Membership card with members' nameMake sure the following information is clearly displayed on your proof of eligibility: your name and the MECU name. **Completely black out or delete all confidential information, such as social security number, account numbers, credit card numbers and salary detail.**

- Accept discount program offer and required new two-year Agreement (for current customers only.) If you are not enrolled in the Sprint Credit Union Discount program, go to www.sprintsave4cu.com/ to learn more or sign up.

Sprint is not liable for confidential information that you do not black out or delete. Members will not be considered affiliated with MECU and will not receive any service plan discounts until Sprint receives and validates their Request for Discount and Eligibility Form.

Sprint is unable to issue retroactive credits.

SIMPLIFY YOUR LIFE WITH ESTATEMENTS

Too many papers cluttering your desk? Simplify your life by signing up for MECU eStatements. EStatements are an electronic version of your paper statement. It's easy to sign up. Go to Online Banking and click on the Administration tab. Once there click on Statement Delivery Preference and choose Paperless Statement. Save your changes then click on Link to Account Statement to finish the process.

With eStatements your statements are stored on our servers for up to 18 months. You receive an email each month notifying you that your statement is ready and with just a click you can view it online.

You can view up to 18 months of statements online. If you want to keep a hard copy of your statements, just print out a year's worth at time so they are all together. EStatements simplify your life and they help the environment.

CREATING GOOD FINANCIAL HABITS

Part of our continuing series of articles to help our members increase their financial knowledge

Everyone dreams of being wealthy and wants to live comfortably, but do your financial habits promote a wealthy lifestyle? Building long-term wealth requires discipline and good financial habits. Good financial habits are not formed overnight, but there are some simple steps you can take to start forming them now.

- **Plan and Set Goals.** What do you want to accomplish? Whether you want to take a vacation, put your children through college, or start a business, you need a plan. Write down your goals and figure out how much money it will take to accomplish your goals. Use online tools to help you develop your plan.
- **Create a budget and track your expenses.** A budget puts you in control of your money. Create a budget with all your expenses and income. Then track your spending for at least 30 days. Review your spending and see where you can cut expenses to save more money towards your goals.

- **Make saving automatic.** Set up direct deposit and have a portion of your paycheck deposited into your MECU savings account.
- **Pay your bills immediately or when you get paid.** Paying your bills when you receive them or when you get paid helps you to pay your bills on time. Use MECU's Online Bill Payer to set up bill reminders and payments, so you will never be late.
- **Pay down your debt.** Carrying a heavy debt load can lower your credit score. If you have credit card debt, try to pay more than the minimum payment and try not to charge anything until your debt is paid off.
- **Invest in your future.** Are you saving for retirement? It's important to start saving early. Enroll in your employer's 401(k) plan and take advantage of any matching incentives. If your employer does not offer a plan or you would like to supplement your 401(k), open up a MECU IRA to save for a comfortable retirement.

Taking these steps will put you on the path to financial stability.

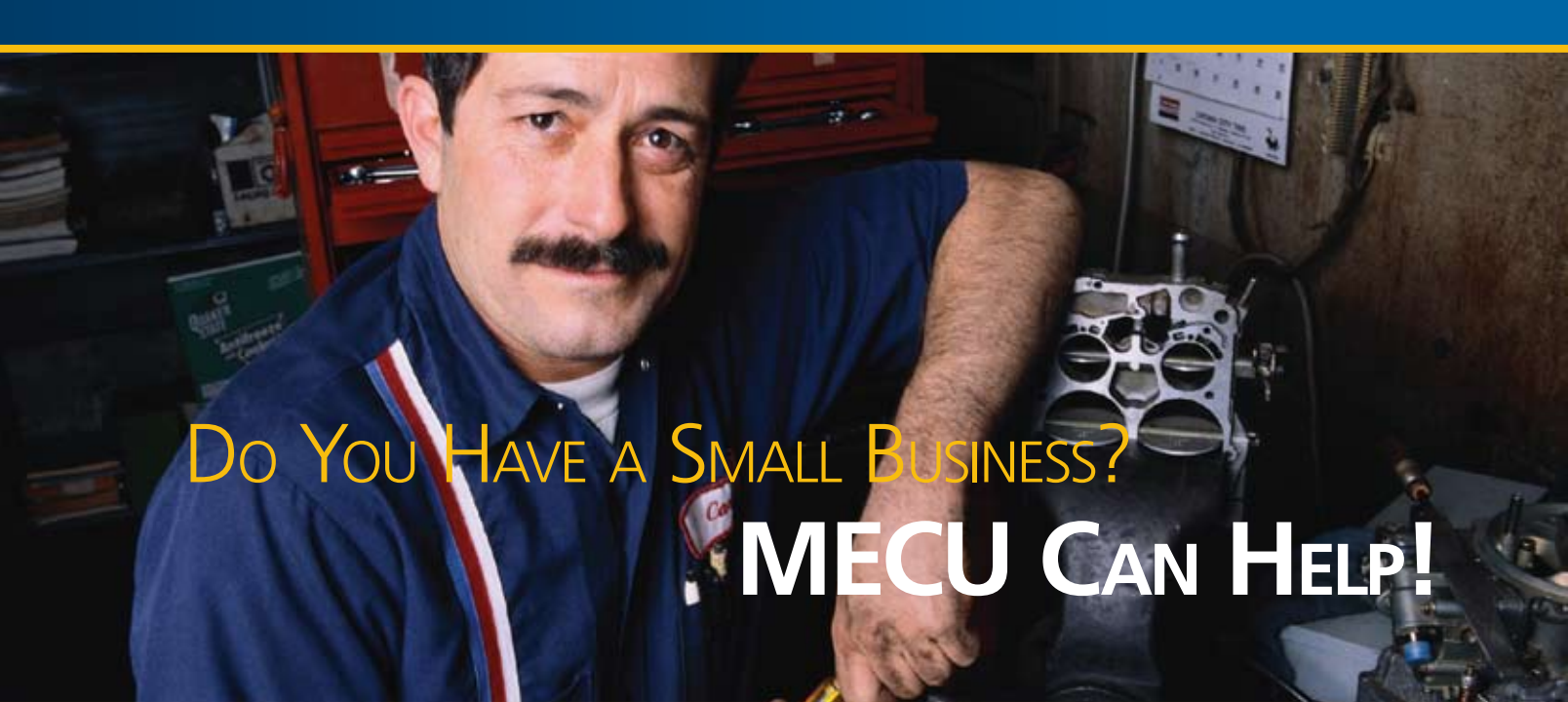
If you need help changing your financial habits or are in financial trouble, contact MECU's financial counseling partner Accel®. They offer free, confidential financial counseling and can help you get on the right track to financial stability.

Contact Accel at 1-877-33ACCEL (332-2235)

MECU'S GROWING INTO WEALTH: YOUNG ADULT FINANCIAL WORKSHOP SERIES

MECU is hosting a Young Adult Financial Workshop Series titled "Growing into Wealth." The workshops are focused on young adults in their 20s and 30s who are struggling to manage their money. They will be held once a week at Village Learning Place starting Tuesday, October 2, 2012.

Topics will include: how to pay off your student loan debt, improve your credit score, buy a home, save for retirement, start investing, and how to start a business. Go to www.mecu.com/growing-into-wealth for more information and to register for the workshops.



Do You Have A Small Business? MECU CAN HELP!

If you have a business to run.... MECU can take care of your business banking needs. With over 75 years of experience in the financial services industry, you can trust MECU as your financial partner.

MECU offers a full range of business products like larger financial institutions, but with low rates and fewer fees! Plus you get cash back in the form of our bonus dividend and loan interest rebate*!

Visa® Platinum Business Credit Card**

- Low rates (prime + 5%)
- No annual fee or balance transfer fee
- Introductory rate of 1.99% APR† for the first 6 months

Residential Rental Investment Property Mortgages**

- Low fixed or adjustable rates
- One-to-four unit residential properties
- Available on properties in MD, PA, VA, DC and DE

Additional Business Loan Options**

- Lines of Credit up to \$100,000
- New and Used Vehicle Loans
- Term Loans
- Equipment Loans

**Let us help your business thrive!
Contact Frank Ciesla or Kim Lascola
today at 410-223-4035.**

For a complete list of business products, visit www.mecu.com/businessservices.

*Bonus dividend and loan interest rebate are subject to annual Board approval. Certain restrictions apply. Not all products may be eligible for the loan interest rebate.

** Some products may not be available in all states. All loans are subject to credit approval.

† APR=Annual Percentage Rate. Purchase, Cash Advance and Balance Transfer APRs may vary each billing period. The rate is determined monthly by adding 5.00% to the U.S. Prime Rate. As of 08/15/12 Prime Rate is equal to 3.25% (in effect since 12/17/08).

AN UPDATE MECU AND MERCY EMPLOYEES FCU

The members of Mercy Employees Federal Credit Union voted on July 25, 2012 to merge with MECU by a strong majority. Likewise, a strong majority of the members of MECU voted on August 9, 2012 to merge.

Paperwork has been submitted for regulatory approval of the merger. We hope to have approval within 30 days.

If all continues as planned, we estimate the merger to be complete in early November 2012.

2013 MECU ELECTION OF DIRECTORS

As the year draws to a close, it is time to begin the process of electing 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, 2013 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 23, 2013.
- **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 19, 2013.

FOUNDATION LAUNCHES 2013 SCHOLARSHIP PROGRAM!

Headed to college or trade school in 2013? The \$11,000 Credit Union College Scholarship Program for 2013 is underway now! MECU's college-bound members are eligible to apply for one of ten \$1,000 essay-based scholarships and one \$1,000 video-based scholarship. Last year's video winner was a MECU member!

Deadline for applications is March 31, 2013. Awards will be made in May 2013. This year's essay and video topic is:

How can your credit union help you become financially literate?

Any MECU member who is entering their freshmen through senior year of college may apply. "We're pleased to offer this opportunity for our young members," noted MECU's CEO, Bert J. Hash Jr. "The awardees receive needed financial assistance to help them meet their tuition expenses and the essay and video topics provoke innovative and useful responses to help us better serve our college-aged members."

Applications and complete details on the Credit Union College Scholarship Program can be found at: <http://cufound.org/scholarship.htm>

The Credit Union Foundation of MD & DC and its generous supporters make these scholarships possible.





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

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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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