



Montana Educators'

report card

Downshift Your Payments With An MECU Vehicle Loan

Wouldn't a great new vehicle make a great start to the New Year? Rates are low and dealers are making room for new inventory, so it's the perfect opportunity to find the right car at the right price! Whether it's brand new or just new to you, once you find the perfect car, we can help you with the perfect loan. We offer:

RATES AS LOW AS:

2.90% APR* | **Up to 36 months**

3.90% APR* | **Up to 48 months**

4.90% APR* | **Up to 60 months**

Models 2005-2012



Protect Yourself From The Unexpected With MECU's Debt Protection Program

Life can change in a fraction of a second—have you thought about what that could mean to your financial status or lifestyle? Take steps now to protect yourself and your family from unpredictable life events, like death, disability or job loss. Montana Educators' Credit Union has a new Debt Protection program available to our members, a program to provide you with the additional financial security of knowing your Credit Union loan payment will not become a burden in hard times. With Debt Protection, your loan balance or monthly payments will be cancelled in the case of death, disability or involuntary unemployment of the borrower or co-borrower. There are several Debt Protection plans, including options for second mortgages. Call 728-1034 or come in today to learn more about the new Debt Protection program.

Holiday Closings

Martin Luther King Jr. Day

Monday, January 16

President's Day

Monday, February 20

Know someone who would benefit from a vehicle loan at Montana Educators' Credit Union? Refer them to us for a vehicle loan (to purchase a vehicle or refinance an existing vehicle loan from another financial institution) and **we will pay you 1% of the loan amount up to \$200!**** Just be sure to complete the simple referral form available on our website.

Ready to apply for your vehicle loan? Stop by the Credit Union or visit our website at www.mtedcu.org to apply today.

*APR = Annual Percentage Rate. Rates and terms subject to change without notice.

**The borrower must qualify for membership (Missoula County resident, school employee in Missoula, Mineral, Sanders or Granite Counties, or immediate family of a current member) and qualify for the loan.

International Year Of Cooperatives

Cooperative Enterprises Build A Better World

The United Nations General Assembly has declared 2012 the International Year of Cooperatives (IYC). With the theme "Cooperative Enterprises Build a Better World," the year seeks to highlight the contribution of cooperatives to socio-economic development, particularly their impact on poverty reduction, employment generation and social integration.

As a not-for-profit financial cooperative, Montana Educators' Credit Union is proud to be a part of the largest segment of American cooperative businesses, and we look forward to celebrating IYC by helping to promote cooperatives and raise awareness of the contribution they have made to social and economic development.

Thank you for supporting cooperative enterprises by continuing to choose MECU as your financial partner!

Federal Benefits: Are You A Recipient? Will You Be Applying Soon? **What You Need To Know.**

The U.S. Department of Treasury is in the process of switching benefit payments by check to electronic benefit payments. By March 1, 2013, everyone receiving federal benefits by paper check will need to switch to electronic payments, either by direct deposit to a bank or credit union account or to the Direct Express® Debit MasterCard card.

If you will be applying for federal benefits soon, you will be required to choose between direct deposit and the Direct Express® Debit MasterCard card at the time of your enrollment.

Why choose direct deposit?

With direct deposit, you can choose to have your benefit payments deposited directly into your checking or savings account, which means you'll receive your payments on time, every time. Enrolling is easy. Simply visit www.godirect.org or stop by Montana Educators' Credit Union to get started today.

Receive Your Refund Faster With Direct Deposit

Are you expecting a tax refund this year? Receive your refund more quickly and more securely by requesting direct deposit. It is a convenient, reliable solution that allows you to receive your tax refund in as little as 10 days. It's even easy to request! Just fill out the direct deposit line on your tax form and be sure to include your account number and our routing number: **092981658**.

A CREDIT CARD **You Can Connect With**

Montana Educators' Credit Union makes it easy to avoid the unnecessary fees and sky-high rates that are attached to many other credit cards. The MECU VISA comes with no annual fee and no hidden fees in addition to a fixed rate of **11.90% APR*** and a 25-day grace period on purchases.

We're not here to take your money—we're here to help you save money. And that's exactly what you deserve. Give us a call or stop by the Credit Union to learn more or to apply today.

*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Rates and terms subject to change without notice.

VOLUNTEERS NEEDED

Montana Educators' Credit Union is governed by a Board of Directors made up of members who volunteer their time. Board meetings are held at 4:30 p.m. on the third Wednesday of every month. There are three positions up for election at the 16th Annual Meeting on Tuesday, March 6, 2012.

If you would like to serve in this capacity and are able to attend the monthly Board meetings, please submit a letter of interest to the Nominating Committee, PO Box 2668, Missoula, MT 59806, no later than February 24, 2012.



Save The Date For The Annual Meeting!

All MECU members are invited to attend our 16th Annual Meeting to be held on Tuesday, March 6, 2012 at 6:00 p.m. Location and details will be announced soon on our website, www.mtedcu.org. We hope to see you there!

Online Improvements Are On The Horizon

We are always looking for better ways to serve our members and meet their financial needs, so we're pleased to inform you of an upgrade we will soon be performing on our Online Banking system. This upgrade will provide our members with new and enhanced financial tools and features that will help you more easily and more effectively manage your finances online. Please watch for more details coming soon!



PO Box 2668
2000 S. Russell, Suite 1
Missoula, MT 59806

406 | 728 | 1034

www.mtedcu.org

Mission Statement

To be a lifelong, trustworthy partner with our members helping them to improve their lives through our service.

Official Family

BOARD OF DIRECTORS

Kathryn Shepherd | *chair*
Beth Huguet | *vice chair*
Mick Reynolds | *treasurer*
Pam Diamond | *secretary*
Torrey Holmquist
Tom Ross
Cindy Schultz

SUPERVISORY COMMITTEE

John Dorsey | *chair*
Mark Bryn
Tom Shepherd

STAFF

Leslie Womack | *president*
Kelly Costello
Patti Perrin
Shannon Scanlan
Dan Whitesitt



Federally Insured by NCUA.

NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

National Credit Union Administration, a U.S. Government Agency

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