



## Welcome 2021—Change is Good

So much has happened in 2020—we now know the difference between quarantine and isolation, the importance of washing hands and sanitizing surfaces, how to use a face mask as a fashion accessory and we saw the birth of the term “social distancing”. A positive thing that happened in 2020 was Montana Educators’ Credit Union received a field of membership expansion from our state regulator. Membership is now open to all residents of not only Missoula County, but of Granite, Lake, Mineral, Ravalli and Sanders Counties.

With this expansion, the credit union will be changing its logo and shortening its name to MECU so potential members don’t think they have to be an educator to join. The new logo will be revealed in the coming weeks and this is the last issue of The Report Card—we will have a new mast on the next newsletter. Change, we have learned in 2020, is inevitable and although the logo may change, our commitment to our members has not.

## Great Changes to Digital Banking

The changes in 2021 do not stop with the logo and name. The importance of online and mobile banking, commonly referred to as digital or remote banking, was made clear over the last year and MECU has invested in new products and enhancements to make digital banking easier and more effective. Here’s the list of free services:

- ☺ **Mobile Banking** was upgraded for iPhone and Android with a new look and better functionality.
- ☺ **Online Banking** is also being upgraded in January and will also have a new look and increased functionality.
- ☺ **VISA Account Access** will now be available in digital banking. View transactions, available balances, statements and make payments from non-related accounts without having to log into EZCard Info!
- ☺ **eBills** is a new product available for members to receive and store all of their electronic account statements in one secure place. Sign up any statement (utilities, phone, insurance, credit card, etc.) and you do not have to change any existing automatic payments. One website, one login and all of your statements—very convenient.
- ☺ **Peer-To-Peer payments** will also be available in the next couple of months . P2P will allow members to pay an individual through digital banking with just an email address. You enter the amount (up to \$500) and the recipient’s email. They receive an email notifying them of the payment and choose to receive the funds immediately by using their debit card or the next day using their bank account information. Fast, safe and free!

Remember, you already have the ability to apply for a loan, pay bills, set up automatic transfers and alerts, view eStatements, find an ATM, view rates and contact the credit union. Sign up at [mtedcu.org](http://mtedcu.org).

### THE MECU VISA CREDIT CARD

**Rates as low as 7.9% APR**

**No Annual Fee**

**25-day grace period**

Call John at 406-541-8736 or email [jmcewen@mtedcu.org](mailto:jmcewen@mtedcu.org) to apply for a new card or to lower your rate on a current card.

### 2021 HOLIDAY CLOSURES

Martin Luther King Day	January 18
Presidents Day	February 15
Memorial Day	May 31
Independence Day	July 5
Labor Day	September 6
Columbus Day	October 11
Veterans Day	November 11
Thanksgiving Day	November 25

*Early closures on both Christmas Eve and New Year’s Eve.*