



MONTANA EDUCATORS'

CREDIT UNION

Everything we do, we do for you!

July 2019

Ask for **KASASA**[®]

What is KASASA? It's a new word for getting rewarded.

ARE YOU READY TO BE REWARDED?

For years MeCU has offered our members free checking with interest, but now we are offering you monthly **CASH REWARDS** with our new **KASASA** checking accounts. You can choose one of three accounts, all of which pay you to bank with us. Earn up to 3% cash back on debit card purchase with **KASASA CASH BACK** or earn 2% APY with **KASASA CASH** or earn \$10 toward purchases on iTunes, Google Pay or Amazon with **KASASA TUNES**.

Earning the reward is not complicated. All you have to do each month is make at least 12 debit card purchases, be enrolled in eStatements and log into online or mobile banking at least once. Three simple things that many of you are already doing, so why not get paid for it?

If you are looking for a catch, there isn't any. If you don't qualify during a cycle, you just don't get the reward for that month. No penalty, no problem—you will get a monthly email telling you if you got the reward or why you didn't get the reward.

Another benefit of our KASASA checking account is that you also get your **ATM fees refunded**. So if you get charged for using an ATM out of the CO-OP network those fees up to \$20 will be refunded if you meet the qualifications during that month.

Why are we doing this? Because we want to give back to the members who use MeCU as their primary financial partner. KASASA is a great way to do that and converting your account is easy—just contact us at 728-1034. Everything will be automatically moved from your existing share draft account—you use the same checks, debit card, online banking credentials as you do now plus nothing changes with your direct deposits or automatic payments. If you don't currently have a checking account with MeCU and want to open a KASASA account you can stop by or do it online at mtedcu.org. Here are the three options:

KASASA CASH BACK—Pays 3% on your debit card purchases up to \$9 per month.

KASASA CASH—Pays 2% APY up to \$10,000 and .25% APY above that amount.

KASASA TUNES—\$10 credit towards purchases made on iTunes, Amazon or Google Pay.

Continue reading the back for more great new MeCU benefits!

ONLINE BILL PAY—IT'S FREE

Take advantage of our new bill pay program that is part of our online banking. There is a "bill pay" tab at the top—the program is secure, easy to use and free. You can set up recurring payments or do a one-time payment. It is a great record keeping tool that allows you to have up to 7 years of organized history so you can easily track payments. Check it out and call us if you have any questions. You can also access bill pay through our mobile app. Remember, it's free!

ONLINE PAY FOR LOAN PAYMENTS

MeCU is happy to announce that members can now make loan payments online through Portal Pay on our website mtecdcu.org either by electronic check or by using a debit card from another institution. For many years members have been requesting the option of either paying online or by phone and we have made that happen. The fee for an eCheck is \$1 and \$6 for a debit card payment. If you call to make the transaction over the phone, the fee is \$5 for the eCheck and \$10 for the debit card.

NEW FACES IN NEW PLACES

There have been some staff changes at MeCU since the beginning of the year. Annika Oie, who joined the CU as a teller in 2017 is now our loan officer and Brittney Samel has taken over her duties as teller. Dan Schmauch and Torrey Holmquist were elected to our board of directors in March, replacing Tom Ross and Bryon Smith. Dennean Marzolf has been appointed to the Supervisory Committee replacing Torrey. Thank you to Tom and Bryon for their service to MeCU and welcome to Dan, Torrey, Dennean and Brittney.

NEW SUMMER HOURS

Beginning July 1, 2019 our office and drive-up hours will be 9 a.m. to 5 p.m. Monday through Friday. We will be dedicating the first hour of the business day for staff training. With half of the staff new to their positions and the other half just plain old, we needed to make some adjustments for proper training.

If you have been coming in between 8-9, you can leave deposits and payments in the night drop in the drive. Phone calls will go to the auto attendant and be returned after 9.

MeCU believes that a well trained staff is essential to member service and we greatly appreciate your understanding during this particular time.

**MeCU will be closed on Independence Day 7/4,
Labor Day 9/2 and Columbus Day 10/14.**