

MEM *notes*

Growing in the right direction.



Credit Union Hours of Operation

With continued restrictions in place regarding access to the Bruceton Research Center, the credit union hours of operation will remain 9:00 a.m. – 3:00 p.m. Monday through Friday until further notice.



2.75% APR*

on All New & Used Auto Loans up to 60 Months with 100% Financing

Simplify the car-buying process by financing your vehicle through the credit union. We have competitive rates and quick approvals. Whether you're purchasing from a dealer or an individual, we can guide you through the process.

Apply today at memfcu.org

*Annual Percentage Rate. Must meet credit union lending guidelines. Some restrictions apply. MEM will only refinance vehicles from another institution. We will not refinance current auto loans held with MEM Federal Credit Union.



NO FEE Fixed Rate Home Equity Loans

as low as

3.50% APR*

with

No Closing Costs!

A Fixed-Rate Home Equity Loan is a great way to pay for large expenses such as home renovations, college tuition, a new car, or debt consolidation. Our rates are fixed with no prepayment penalty. Call the credit union today for more information.

*APR = Annual Percentage Rate. Must meet credit union lending guidelines.

Current Share Certificate Rates

- 6 month 0.10% APY*
- 1 year 0.15% APY*

*APY = Annual Percentage Yield.

→ MEM's RATE REPORT

Rates effective as of April 1, 2021. All rates and terms are subject to change without notice.

Regular Share and Club Accounts:	Rate	APY
*Balances in excess of \$99.99	.05%	.05%

IRA Accounts:		
*Balances in excess of \$99.99	0.10%	0.10%
*There are no dividends paid on Share and IRA balances under \$100.00		

Share Certificates:		
Six Month CD (minimum \$500.00)	0.10%	0.10%
One Year CD (minimum \$500.00)	0.15%	0.15%

Auto Loans:	APR
New auto loans – up to 60 months	2.75%
Used auto loans – up to 60 months	2.75%
New auto loans – 72 months	3.95%

Motorcycle and Boat Loans:	APR
New and used up to 60 months	4.50%

Up to 100% financing – NADA Book Retail Values.

The Credit Union will refinance auto loans from other financial institutions. The loans will be for the remaining balance or the original amount financed.

Signature/Unsecured Loans:	APR
Minimum loan \$500.00 – up to 60 months	10.99%
Special Signature Loan \$4,000 – up to 36 months	7.75%

Share Secured/Certificate Secured Loans:
3% above share dividend rate or CD rate

VISA:	APR
No Annual Fee	9.99%

Home Equity Loans:	APR
Up to 5 Years	3.25%
Over 5 Years and up to 10 Years	3.50%
Over 10 Years and up to 15 Years	3.95%

Credit Union will finance up to 80% of appraised value less 1st mortgage. Minimum amount is \$5,000. Maximum \$150,000. Closed End, Fixed Rate.

Receive an additional .25% off the Home Equity rate if you have a checking account with MEM and Direct Deposit to a MEM account.

All rates and promotions are subject to change without notice.

→ MEM Federal Credit Union Services

Share (Savings) Accounts	Share Draft (Checking) Accounts
Club Accounts	IRA Share Account
VISA Check/ATM Card	VISA Cards
New and Used Auto Loans	Home Equity Loans
Signature Loans	Debt Consolidation Loans
Money Orders	Payroll Deduction
Direct Deposit	Family Memberships
Signature Notary Service	U.S. Savings Bond Redemption
U.S. Postage Stamps	Home Banking
Wire Transfers (within U.S. only)	

*Avoid Dormant Account Fees...
Keep Your Account Active*

By conducting at least one transaction on your account within a twelve month period you will avoid inactive fees. Any account that has not had activity in four consecutive quarters may be charged a \$10 inactive fee per quarter.



Spring Loan Special

Spring has arrived! Do you need a low cost loan to spruce up your house? Maybe some patio or deck furniture, pay off high interest credit cards, a summer vacation, whatever your needs might be, give us a call today or apply online at www.memfcu.org.

**Borrow up to \$4,000 at
7.75% APR***
for up to 36 months

Budget-Friendly Payments

LOAN AMOUNT	MONTHLY PAYMENT
\$2,000	\$63
\$3,000	\$94
\$4,000	\$125

Sample payments are based on a 36 month term at 7.75%.

*APR - Annual Percentage Rate

GreenPath Debt Solutions

GreenPath offers MEM members assistance with personal and family budgeting, home buying, debt repayment, plus avoiding bankruptcy, foreclosure and repossession. Take advantage of their free weekly webinars. Visit www.greenpath.com or call **1-877-337-3399**.

Retiring?

Don't Close Your Credit Union Account...

Join the Retiree's Club!

Retirees are entitled to totally free checking, as well as free checks, and all of the following products and services at no charge – unlimited ATM and VISA debit transactions, home banking, electronic bill pay, money orders, wire transfers, and signature notary service.

Holiday Closings

Memorial Day
Monday, May 31st

Independence Day (Observed)
Monday, July 5th

*MEM Members
Have Access to Over
55,000 Surcharge
Free ATMs*

Remember that MEM Federal Credit Union has partnered with Allpoint Surcharge Free ATM Network to give our member's access to over 55,000 ATMs. You will find an Allpoint ATM in most of the following...Target, Walgreens, CVS, Rite Aid, and Speedway just to name a few. For more information and locations, check out the link on the Allpoint banner of our website at www.memfcu.org or give us a call at 412-943-1050.

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

NCUA

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



Federally insured by NCUA



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