

Money Matters

For the Mobile Educators Credit Union Families

Worry-Free Car Loans Save Money With Our Low Rates

Remember when you just enjoyed your car and didn't worry about interest rates. You can get that feeling again when you finance your car at Mobile Educators Credit Union.

With our Worry-Free Car Loans, you can get a great low interest rate and a stress-free monthly payment.

Purchase a new car at these Worry-Free rates or refinance your current car loan and take the worry out of a high monthly payment. These are "real" rates and not "teaser" rates you may see offered elsewhere.

Hurry. This offer is only available for a limited time.

Enjoy your car again. Let Mobile Educators set you up with a great loan rate.

To get your Worry-Free Car Loan, contact any Mobile Educators Credit Union branch or call us at 1-800-611-6589.

Offer available for a limited time and subject to change without notice. APR = Annual Percentage Rate. Loan rate determined by car model year, term of the loan and credit worthiness. Offer does not apply to loans currently financed at Mobile Educators Credit Union.

New Car
Rates As Low As

2.99% APR

Refinance
Rates As Low As

3.49% APR

**When You Were A Child,
You Didn't Worry About
Interest Rates.
You Just Enjoyed Your Car.
Well, Why Worry Now?**



Spring 2012

01168-NEWSLTR-0312



Graduation Is Just Around The Corner

Sounds of Pomp & Circumstance will soon be filling the air as graduation day arrives. If you have a graduate in your family, Mobile Educators has many products and services to help with their financial needs.

First, encourage them to open a money-saving checking account at their credit union. They will have access to a free debit card and free online banking and bill pay.

Next, if a vehicle is in your gift plans, check with us on our low rate financing options.

If your graduate is going to college, we have loans to help you with the expenses.

Congratulations to all of our families who will be celebrating graduations this year. Let your graduate know they have a credit union who is here to save them as much as possible with all of their financial needs.



Mobile Educators Credit

FACTS WHAT DOES THE MOBILE EDUCATORS CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all of the sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you are *no longer* our member, we continue to share your information as described in this notice.

How? All financial companies need to share members' information to run their everyday business. In the section below, we list reasons financial companies can share their members' personal information; the reasons Mobile Educators Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your information	Does Mobile Educators Credit Union share?	Can you limit this sharing?
For our everyday business purposes – Such as to process transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes – To offer our product and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes – information about your transactions and experiences	NO	
For nonaffiliates to market to you	NO	

Questions? Call 251-473-4712

Save Time, Money With Our Online Bill Pay

Want to turn some of your time-wasting habits into time-saving habits? Those manual bill payments unnecessarily eat up your free time every month. Set yourself up with automatic Online Bill Pay. These automatic payments will really save you time, hassle and money.

What kind of bills can you pay online? You can pay all of your bills online – auto and home loans, credit card bills, cable television service, cell phone bills – even your babysitter. It's online, so you can set it up anytime from anywhere. Best of all, it's free! Start using this great service now.



Union Privacy Statement

Who we are	
Who is providing this notice?	Mobile Educators Credit Union
What we do	
How does Mobile Educators Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings
How does Mobile Educators Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or deposit money ▪ pay your bills or apply for a loan ▪ use your credit or debit card <p>We also collect your personal information from other companies.</p>
Why can't I limit sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ Sharing for affiliates everyday business purposes – information about your creditworthiness ▪ Affiliates from using your information to market you ▪ Sharing for nonaffiliates to market you <p>State laws and individual companies may give you additional rights limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Mobile Educators Credit Union does not share with affiliates so they can market to you.
Nonaffiliates	<p>Companies not related by common ownership control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Mobile Educators Credit Union does not share with nonaffiliates so they can market to you.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ Our joint marketing partners include categories of companies such as insurance companies.



Vacation Club Members: Get Ready To Pack Your Bags!

Start planning your fun-filled vacation. Members of Mobile Educators' Vacation Club will soon be receiving the money they need for this year's vacation.

We will be transferring money from your Vacation Club account to your share (savings) account on May 31, 2012. The money will be available to you on June 1, 2012.

Here is how it works. Vacation Club members have been saving each month throughout the past year so they will have the money needed to take the vacation they want.

By saving this way, you have the security of knowing the money will be ready when you are ready for vacation. It takes away the stress of having to find extra cash for a vacation.

Active Vacation Club members on May 31 will automatically be enrolled for the 2013 club. If you wish to make changes to your club account, contact any branch.

If you would like to participate in our Vacation Club for 2013, please join the club after June 1, 2012. You will have the money you need for your 2013 vacation.

**Make Your Credit Union
A Family Affair!
Your Immediate Family
Members Can Join Us.
Let Them Know!**

Locations

Main Branch
3150 Airport Blvd
Mobile, AL 36606
251.473.4712 • 1.800.611.6589
Mon, Tue, Thurs: 9 a.m. - 5 p.m.
Wed: 12 p.m. - 5 p.m.
Fri: 9 a.m. - 6 p.m.
Sat: 9 a.m. - 1 p.m.

Baldwin County
7028 Highway 90
Daphne, AL 36526
251.626.3304 • 1.800.974.8304
Mon, Tue, Thurs: 9 a.m. - 5 p.m.
Wed: 12 p.m. - 5 p.m.
Fri: 9 a.m. - 6 p.m.

Saraland
12 U.S. Hwy. 43
Saraland, AL 36571
251.675.3301 • 1.800.974.8301
Mon, Tue, Thurs: 9 a.m. - 5 p.m.
Wed: 12 p.m. - 5 p.m.
Fri: 9 a.m. - 6 p.m.

West Mobile
7730 Cottage Hill Road
Mobile, AL 36695
251.633.4474 • 1.800.974.8212
Mon, Tue, Thurs: 9 a.m. - 5 p.m.
Wed: 12 p.m. - 5 p.m.
Fri: 9 a.m. - 6 p.m.

Audio Response
1.800.259.0298

Website
www.yourmecu.com



Holiday Closings

We will be closed the following holidays this quarter. Please plan your credit union business accordingly. We hope you enjoy safe, pleasant holidays.

Memorial Day
Monday, May 28

Independence Day
Wednesday, July 4

All member accounts are federally insured to at least \$250,000 by the NCUA. All loan rates quoted as Annual Percentage Rates (APR) and are subject to change without notice. Loan rates based on credit worthiness. We are an Equal Housing and Equal Opportunity Lender.

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Mobile Educators Credit Union Updated Fee Schedule - 5-2012

Overdraft Item Fee / Overdraft Debit Card Fee	\$29
Returned Draft / Returned Debit Card Fee	\$29
Minimum Balance Violators	\$1 per month
Account Re-Open	\$10
Account Status	\$1 per page
Penalty Club Withdrawal	\$5
Stop Pay Share Draft / ACH	\$29 each
Return Deposit Item	\$10 each
ATM W/D (non-MECU owned)	\$1 each
Debit Card/PIN Replacement	\$5 each
Express Delivery	Varies, third party fee
Wire Transfers: Domestic	\$15 each
Wire Transfers: Foreign	\$36 each
Share Draft Copy	\$2 each
Statement Copy	\$5 per statement
Cashier Check	\$5 per check
Return Mail	\$5 per month
Counter Checks	\$0.50 each
Check Cashing	1% of check amount (max. \$100)
Dormant Account (after 1 yr.)	\$5 per quarter
Excessive Share Withdrawal (after 4 monthly)	\$5 per transaction
Account Research/Reconciliation	\$10 per hour
Notary Public	Free

The cost of checks varies depending on the quantity and style chosen. For additional information on the costs and availability of share draft forms, please contact one of our account representatives.

*ATM transactions in foreign countries may have additional charges as required by the country and ATM network involved.

Don't Get Caught By Phishing Scams

Internet scammers casting about for people's financial information have a way to lure unsuspecting victims: They go "phishing."

Phishing is a high-tech scam using spam or pop-up messages to deceive you into disclosing your credit card numbers, account information, Social Security number, passwords, or other sensitive information.

Phishers send an email or pop-up message claiming to be from a business or orga-

nization you deal with – for example, your internet service provider, credit union, online payment service, or even a government agency. The message usually says you need to "update" or "validate" your account information. The purpose? To trick you into divulging your personal information so they can steal your identity and run up bills or commit crimes in your name.

Never disclose personal information to any unverified source.



Quick Tips For Spring Lawn Care

Fertilization: Spring is a crucial time to fertilize because it replenishes the food reserves your yard draws from while dormant in the winter and fuels grass' rapid growth phase.

Weed control: Apply a pre-emergent weed killer on lawns to prevent grassy weeds from germinating. Spring broadleaf weeds like dandelions, clovers and plantains, are best prevented by maintaining a proper mowing height and fertilization. After a mild winter, annual weeds that germinate in the fall, like henbit and chickweed, will be more visible and require higher levels of broadleaf weed control through herbicides. Never use chemical weed killers!

Pest control/Disease repair: Proper cultural care is important in helping your lawn recover from stress related winter diseases. Properly timed fertilizer application and mowing at the recommended height for your grass type are two items that will aid in the recovery of your lawn.

Mowing: Contrary to popular belief, setting your mower at a very low height can actually increase weeds by exposing the soil surface to sunlight and removing stored nutrients in leaf blades. Cool weather grasses, such as bluegrass, ryegrass and fescues, should maintain a height of 2.5 to 3.5 inches. Warm season grasses, like bermuda, zoysia, St. Augustine and centipede, should be kept at 1.5 to 2.5 inches tall.