



MUNICIPAL EMPLOYEES CREDIT UNION



A CREDIT UNION FOR ME AND YOU

Me/CU Member Night

Friday, January 13
7:00 pm

Saturday, January 14
1:30 pm

International Finals
Rodeo 47

Looking for a New Year's Resolution? First on your list, resolve to rodeo! The International Finals Rodeo will bring the wild and western sport of rodeo back to the State Fair Arena January 13-15.

The IFR is the Super Bowl of Rodeo... a premier finale to a year's worth of thousands of miles traveled to more than 400 IPRA sanctioned rodeos across the US and Canada. The top fifteen cowboys and cowgirls in each of the seven traditional rodeo events; saddlebronc riding, team roping, steer wrestling, tie down roping, barrel racing, bareback riding, and bull riding have moved into the Finals. For Me/CU members, tickets are only \$5.00

Sponsored by
Me/CU

83RD JOIN US FOR OUR ANNUAL MEETING

Business Meeting | Refreshments | Limited Seating

WHEN April 27, 2017

TIME 6:00 pm

WHERE Credit Union House
631 East Hill Street

Nominations

Renita Y. Crump *Retired Unit Operational Supervisor Street Traffic & Maintenance Public Works Dept.*

Jim Brown *Civic Center Manager*

Randy Scott *Retired Master Sergeant Oklahoma City Police Dept.*

We will be electing three Board members to a three year term on the Me/CU Board of Directors. The nominating committee nominated the following for the three-year term:

Other nominations will be accepted by petition of no less than 50 eligible voting members of the credit union. The last day to turn in the petitions will be Friday, February 10, 2017.

IMPORTANT NOTICE! VISA® Transactions for Debit Card Holders.

In July 2008, Visa implemented the option for debit card holders to use debit networks without entering a Personal Identification Number (PIN). Because of the different networks you may encounter when conducting debit transactions, Visa has requested that we inform you annually of this change. A transaction conducted without using a PIN is referred to as a PIN-less debit transaction and is considered a non-VISA debit transaction. This type of transaction may occur through Accel/Exchange or other networks.

The terms and conditions of your agreement with Me/CU relating to VISA debit transactions do not apply to non-VISA debit transactions. A non-VISA PIN-less transaction will not include the benefits provided by VISA (e.g. zero liability, \$50 consumer loss cap, VISA charge back and dispute resolution, provisional credit policies of VISA, etc.). A VISA debit transaction, that would include the VISA benefits, would be the use of a debit card as a credit transaction.

Examples of non-VISA transactions:

Non-VISA Debit Transaction: A cardholder enters a PIN at the Point of Sale terminal.

PIN-less Debit Transaction: A cardholder provides a card number for an online transaction or a bill-payment debit where a PIN or signature is not required.

Dear Friend,

Thank you for your sponsorship of Me/CU's annual golf tournament held in August! For 26 years, Me/CU has been hosting this event to raise funds for Oklahoma children and their families. With the help of our faithful friends and partners like you, we provided financial gifts to these Oklahoma charities in 2016.

- **Other Options:** Provides food, resources, services, and education to at-risk individuals and families with a focus on those affected with HIV/AIDS.
- **Peppers Ranch:** A foster care community that seeks to break the cycle of child abuse and neglect through a network of caring foster parents and mentors. They provide loving homes, counseling, and growth-oriented activities.
- **Special Olympics Capitol Area:** Provides year-round training and athletic competition in a variety of Olympic-type sports for children and adults with intellectual disabilities.
- **Oklahoma Baptist Home for Children:** The largest provider of private, not-for-profit, residential childcare in the state. They also provide a continuum of maternity services and care for women, children, and families.
- **Jackson Enterprise Elementary School:** Students in pre-k, kindergarten, and first grade receive Christmas gifts from their own personal wish lists.
- **Me/CU's Christmas for Kids:** A year-round fundraising effort designed to provide school uniforms and Christmas gifts for inner-city elementary school children.

It is with deepest gratitude that we thank you for your support, and we look forward to continuing these efforts for many years!

Agnes Berkenbile
President/CEO

Me/CU Trends Report

| | NOVEMBER 2015 | NOVEMBER 2016 |
|-------------------|---------------|---------------|
| TOTAL ASSETS | 166,163,324 | 156,829,777 |
| TOTAL GROSS LOANS | 135,691,454 | 128,865,387 |
| TOTAL SHARES | 151,515,894 | 141,991,365 |
| NUMBER OF MEMBERS | 13,539 | 13,502 |
| NET WORTH RATIO | 8.57% | 8.71% |
| ROA BY PERIOD | -1.00% | 2.08% |
| ROA YTD | 0.39% | 0.97% |
| LOANS TO SHARES | 89.56% | 90.76% |



2017 FEDERAL HOLIDAY SCHEDULE

New Year's Day (Jan 2)
 Martin Luther King, Jr Day (Jan 16)
 Washington's Birthday* (Feb 20)
 Memorial Day (May 29)
 Independence Day (July 4)
 Labor Day (Sept 4)
 Columbus Day** (Oct 9)
 Veterans Day** (Nov 11)
 Thanksgiving (Nov 23)
 Christmas (Dec 23 & 25)

*Federal holiday falls on Saturday usually observed on Saturday; falls on Sunday usually observed on following Monday.

**Credit Union closed to membership, all employees will work October 9 and have an All Employee Training day on November 11.

FREE SHRED DAY

For Members & Non-Members
8:00 am - Noon

March 18, 2017
Location: South

June 24, 2017
Location: South

September 23, 2017
Location: South

January 27, 2018
Location: South

Downtown Office

101 North Walker
Oklahoma City, OK 73102
(405) 813-5500

Lobby Hours:

MON: 8:30 am - 5:30 pm
TUE: 8:30 am - 5:00 pm
WED: 8:30 am - 5:00 pm
THUR: 8:30 am - 5:00 pm
FRI: 8:30 am - 5:30 pm

Drive-Thru Hours:

MON - FRI:
7:30 am - 5:30 pm

South Office

8812 South Walker
Oklahoma City, OK 73139
(405) 813-5500

Lobby Hours:

MON: 8:30 am - 6:00 pm
TUE: 8:30 am - 5:00 pm
WED: 8:30 am - 5:00 pm
THUR: 8:30 am - 5:00 pm
FRI: 8:30 am - 6:00 pm

Drive-Thru Hours:

MON - FRI:
7:30 am - 6:00 pm
SAT: 8:00 am - 12:00 pm

North Office

3561 West Memorial
Oklahoma City, OK 73134
(405) 813-5565

Lobby Hours:

MON: 8:30 am - 5:30 pm
TUE: 8:30 am - 5:00 pm
WED: 8:30 am - 5:00 pm
THUR: 8:30 am - 5:00 pm
FRI: 8:30 am - 5:30 pm

Drive-Thru Hours:

MON - FRI:
8:30 am - 5:30 pm
SAT: 9:00 am - 12:00 pm

Council Office

9012 North Council
Oklahoma City, OK 73132
(405) 813-5572

Drive-Thru Location Only:

MON - FRI:
8:30 am - 5:30 pm
SATURDAY:
9:00 am - 12:00 pm



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INSURANCE

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www.mecuokc.org

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