



Once A Member, Always A Member!

Mercy Credit Union follows the philosophy "Once A Member, Always A Member." Even if you move, retire or leave the Health System, you are a member.

5 FINANCIAL RESOLUTIONS FOR 2017

Chances are your 2017 resolutions probably contain words like money, saving or budget... and you're not alone! After all that holiday spending, many are looking to improve their financial health. Here are the top five financial resolutions for the New Year, and tips for how to successfully complete them.

- 1. Create a budget...** and stick to it! Know exactly how much money comes in and goes out each month. While it sounds a bit basic, many people do not know how much they spend on a regular basis. Note your essential expenditures like bills and groceries, decide how much you want to save a month and then work out what's left over for the nonessentials and entertainment. The hardest part will be sticking to it! We have a great tool that can help with this in Online Banking called Money Desktop.
- 2. Start or grow your emergency fund.** Start small. Set up a separate saving account and deposit \$25-50 each week or pay period – make it easy with payroll deduction! Your goal is to have at least six months of living expenses in this fund. You can keep adding to it, but avoid taking money out, unless an emergency occurs.
- 3. Prioritize debt.** List out your debts—credit cards, loans, etc.—and organize them by annual interest rate. Pay down the higher rates first. You'll save in the long run.
- 4. Talk to a financial advisor.** There are tons of ways to save money AND make it grow. Ask your friends, family and even your workplace for recommendations.
- 5. Check in on your finances.** With online banking and our mobile app, it's easy to monitor your finances. Set up a time each week to review your spending habits, account balances and upcoming bills.

Offering Members Convenience

- Six branch locations
- Online Banking
- Mobile App
- Dial 24 Phone Teller
- Over 5,000 shared branches & nearly 30,000 fee-free Co-Op ATMS nationwide

Benefits of Being a Proud Owner of Mercy Credit Union

Mercy Credit Union is a cooperative, which means we are owned by the you the member! Each member has an equal vote. Some of the benefits are:

- Discounts on Sprint, TurboTax and more
- Some of the best loan rates around
- Convenience of six branch locations, online banking, mobile app, 5,000 shared branches and nearly 30,000 fee-free Co-Op ATMs!
- Services at a lower or no fee compared to a bank

Know someone who could benefit from being a proud member/owner of Mercy CU?



File your taxes the smarter way and save on TurboTax!

Mercy Credit Union members can save \$5 off the TurboTax® federal Deluxe edition. TurboTax translates taxes into simple questions about your life, so you don't need tax knowledge – or an appointment – to get your taxes done right. TurboTax SmartLook™ even connects you with an expert live, on-screen so you can get answers when you need them. Start TurboTax today and save!

State filing charges apply. Limited time offer for TurboTax 2016. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners. Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information.

To learn more about other discounts that are available to you as a Mercy Credit Union member, visit www.lovemycreditunion.org

Federally Insured by NCUA



Winter 2017

Springfield
 1444 E. Sunshine
 1235 E. Cherokee
 417-820-2931
 800-711-0676

St. Louis
 625 Maryville Centre Dr.
 314-364-4040

Joplin
 100 Mercy Way
 417-556-6639

Oklahoma City
 4200 W. Memorial Rd. LL Ste. 12
 405-752-3632

Fort Smith
 7301 Rogers Ave.
 479-314-6095

Audio Response
 417-820-2915
 86-MYDIAL24

www.mymercycu.com

ATM Locations

Springfield
 1444 E. Sunshine
 1235 E. Cherokee
 3237 S. National

Lebanon
 100 Hospital Drive

St. Louis
 621 S. New Ballas Rd, Tower A

Washington, MO
 901 E. 5th Street

Joplin
 100 Mercy Way

Oklahoma City
 4300 W. Memorial Rd

Edmond, OK
 2017 W. I-35 Forntage Rd.

Find a CO-OP ATM or Shared Branch Location

www.co-opnetwork.org
 1-888-748-3266
 Text Street Address or Zip Code or "City State" to 692667
 Get the CO-OP ATM iPhone or Android App

The Importance of Account Security & Current Contact Information

We value your membership and your account safety. That is why it is important that we have your current contact information. This includes address, phone numbers and email addresses. It's important that we are able to contact you to if we need to verify information or account activity. We won't be flooding your inbox or calling you to sell you things. A few examples of why current contact information is essential are:

- It ensures you receive statements, debit/atm cards, letters, etc... that we send you.
- In order to deter fraud, we are now contacting you by phone if a non-member cashes a check at a Mercy CU location written on your Mercy CU account.
- Debit and Credit Cards. If our card fraud department suspects a fraudulent charge is being made on your card, they will contact you by phone. Having your correct number will help you avoid the frustration of not being able to make a legitimate purchase or help catch a fraudulent transaction.

Phone Security Measures

As another layer of security and protection to you, we do not provide your account number over the phone. We are happy to give you your account number in person or mail you a card with your account on it. Your number can also be found on your statement.

With tax season coming up, please make sure you have your account number on hand for tax refunds. If you are unable to find it, stop by your office or contact us and we can send it to you in the mail. It could save you from having your refund returned or posted to an incorrect account. If you are going to receive your refund electronically, it is very important that you verify your account number before filing, to ensure you receive your refund in a timely manner.

Why do we ask you identification questions when you call us about your account? Again, we value your account security and want to protect your personal and financial information. We want to ensure that only you know your account information and that we are speaking with a person who is on the account. Be prepared to answer questions about your account and activity for verification purposes. We also offer the option of setting up an account password that we will ask you when you call in as an added security measure.

While these procedures may seem like an inconvenience sometimes, we have these in place to protect your money and personal information. This is truly about serving you in the best way possible and ensuring that your account stays safe and secure.

Emergency Help Loans

Mercy Credit Union is now providing Emergency Help Loans, in addition to our other loan options. Many people often turn to payday or title loans because they may see them as a quick fix or their only option. Payday or title loans can quickly turn into a debt spiral with their excessive interest rates that can be 500% or more! That is why Mercy Credit Union is now offering Emergency Help Loans. We want to help you find the best loan for your situation and financial goals, whether that is an EHL or one of our other loan products. The credit union philosophy of "People Helping People" means we want to help you find the best financial solution for you.

Mercy CU EHL Loan 28% APR	Payday Lenders 500% APR
Amount Borrowed \$500	Amount Borrowed \$500
Total Interest \$31.69	Total Interest \$926.46
Total Amount of Loan \$531.69	Total Amount of Loan \$1426.46

The Credit Union Difference

This is just one example of how we have helped a member escape the payday loan cycle.

- Member borrows \$6,000 from a title loan company
- Her interest rate was 500%
- Her payment was over \$500 with \$460 going to interest
- She would have paid over \$11,000 by the time she would have been done paying the loan

Mercy Credit Union Helped

- Lowered her rate to 12.99%
- Saved her thousands of dollars
- She paid \$642.41 in interest for the life of her loan at Mercy CU.

Holiday Closings

2/20 - Presidents' Day
5/29 - Memorial Day
7/4 Independence Day

Sign Up for Online Banking & Download our Mobile App!

Check your account online and on-the-go with Onilne Banking and the Mercy CU Mobile App. Please note you need to sign up for Online Banking to be able to use the app.

Ft. Smith Office Hours

On December 1, the office hours for the Fort Smith Branch changed to 8 a.m. - 4:30 p.m.

Did Christmas leave your wallet a little lighter?

Open a Christmas Club account today and start saving for next year. Make it easy by saving a little each week automatically with payroll deduction.

STAY TUNED FOR AN EXCITING PRODUCT ANNOUNCEMENT COMING SOON!