



International Credit Union Day



Platinum Celebration

On October 18, members around the world will celebrate International Credit Union Day. International Credit Union Day is the day to celebrate the credit union difference and to recognize the contributions that credit unions make every day in the lives of their members and their communities worldwide.

Beginning in 1948, credit unions have come together annually on the third Thursday in October to commemorate the credit union movement's history and achievements. This year, we celebrate 70 years of International Credit Union Day and the theme chosen "Find Your Platinum Lining," combines the traditional gift of platinum for 70th anniversaries, a play on the sayings "every cloud has a silver lining" and a celebration of the platinum lining differences and impact credit union and other financial cooperatives have made and continue to make for their members. The community commitment and positive economic and social change are just some of the ways that credit unions differ from traditional for-profit banks and financial institutions. Credit unions are very different, indeed, both in philosophy and structure. For more than 150 years, credit unions worldwide have proudly collaborated to put people before profits in order to provide access to affordable financial services for all members. Credit unions invest their earnings in helping members meet their financial goals. In addition to lower loan rates and better service, members experience the difference that comes through our democratic structure, service to members and social goals that credit unions embody.

Mercy Credit Union is just one of more than 89,000 credit unions in the world serving millions of members. Whether our members are affluent or less fortunate, from villages or cities, in communities at peace or in conflict, credit unions are present across cultures and languages, helping members turn hopes and dreams into reality. With access to a safe, convenient place to save their money and secure affordable loans, members from all walks of life are able to realize their dreams and create new opportunities for themselves, from starting micro-businesses to building homes and educating their children. Our credit union opened its doors in 1976 with the vision to serve you—our members. Since then, our goal has always been the same: to meet your financial needs and to provide you with opportunities that enable you and your family to succeed. With your support, Mercy Credit Union has grown to six locations, serving Mercy co-workers and their families across the Health System, and we hope to continue growing with our community.

In the spirit of this International Credit Union Day, let us look beyond our local community to recognize credit unions and other financial cooperatives for the important role they play in many distressed urban and rural areas worldwide. Many people would not have been able to afford to own homes, start new businesses or attend school without the help of their credit unions. In some areas of the world, people would have no access to financial services at all without their credit unions. No matter where you are in the world, access to financial services is vital. Rich or poor, we all face similar challenges in life. Together, credit unions are helping members overcome those challenges—not only here at Mercy Credit Union, but throughout the world. Credit unions have consistently carried on the traditions set forth by their founders and exemplified the values of thrift, self-sufficiency and volunteer leadership democratically elected from among the members. Those qualities help credit unions create a special place for themselves among the world's financial institutions. One member at a time, we are working to build a stronger community and we look forward to serving you and your family for years to come!



Federally insured by NCUA.

Fall 2018

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

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 Frontage Rd.

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or "City State" to 692667
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Android App

Mercy Credit Union Membership Is Now Only \$10!

Mercy Credit Union membership is now even better! As of August 1, 2018, membership is now only \$10! It's a great time to let your fellow Mercy co-workers and family members know that they can open an account with just \$10 and enjoy all of the great products and services the credit union offers that include:

- Free Kasasa® Checking Accounts
- High Interest Tiered Savings Accounts
- Low Loan Rates
- Mobile and Online Banking
- Six Branch Locations
- Shared Branch and Co-Op ATMs

Holiday Closings

11/22 Thanksgiving
11/23 Springfield Main Office will be open 7 a.m. to 3:30 p.m. All other offices will be closed.
12/25 Christmas
1/1 New Year's Day

Coming to a Benefit Fair Near You

Stop by and visit us at your local benefit fair. As always, we have lots of exciting things planned and we look forward to visiting with current members and meeting new ones.



DECEMBER SKIP-A-PAY

Reduce your monthly expenses in December by deferring your credit union loan payment(s). Look for the Skip-A-Payment postcard in mid-November for complete details on how to take advantage of this great offer.



Annual Notice Regarding Non-Visa Pinless Debit Transactions

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions. To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network. To initiate a non-Visa debit transaction, you may enter a PIN at a point-of sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the CO-OP network. The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks. Please contact the Credit Union with any questions you may have regarding this notice.

Download our app in the Google Play or App Store
(if you are an iPhone user – search for Mercy Member.net)

