

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.

Start 2019 with getting yourself what you have been wanting and needing.



Now is your chance to get a great deal on that vehicle model that you have been repeatedly driving by. With the Dealers' year end close out pricing, you can get a "deal" on that ride you have been dreaming about. Let us make your deal even sweeter with our great loan rates!

Introducing: REMOTE CHECK DEPOSIT

Depositing checks from your mobile device (Remote Check Deposit also known as Remote Deposit Capture) is now a convenience available for *qualified" Mercy CU members.



- 1. You must meet the *qualifications listed to be eligible for the mobile deposit feature and you must be signed up for Mercy Home Banking. If you are not yet set up for home banking, go to <u>www.mymercycu.com</u> select account login and click Register Here. Enrolling in online/mobile banking does not automatically make you eligible for mobile deposit.
- 2. Then call the credit union and request "Remote Check Deposit" for your account.
- 3. Next, If you haven't already, download the Mercy Credit Union mobile application (App) for your iPhone or Android phone. **NOTE:** If you have an **ANDROID PHONE** and have the Mercy CU App currently loaded on your phone, you must **delete** the App and re-load.
- 4. Login to your account from your Mercy Credit Union Mobile App
 - Select Remote Deposit from the side menu. (Then the onscreen menu will guide you).
 Endorse the back of the check with:
 - FOR REMOTE DEPOSIT ONLY, Mercy Credit Union, followed by your signature
 - Select which account you'd like the funds deposited to.
 - Enter the check amount.
- 5. The final step:
 - Make sure your check is endorsed with "For Mercy Credit Union
 - **mobile deposit only**" on the back of the check, followed by your signature.
 - Snap photos of both the front and back of the check.
 - It is a recommendation, just in case, to keep the hard copy of the check for two months after the date of deposit or as soon as it apears on your statement. That gives two statement cycles to confirm the deposit, before deleting originals.

You're all set! Enjoy depositing checks at your convenience; anywhere, at any time.

Must meet these qualifications* to be eligible for mobile deposit feature:

- Must be a full service account (not cash only or share only)
- Account must be open for 30 days
- Member must be in good standing, no collections related activity, etc.

Limits:

- \$1,000 per check
- \$1,000 per day
- All deposits are subject to 3-day business hold.

Your savings are federally insured to at least \$250,000 and backed by the full faith and Credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.

Winter 2018 Branch Locations

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

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

> Joplin, MO 100 Mercy Way 417-556-6639

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

> Fort Smith, AR 7301 Rogers Ave. 479-314-6095

Audio Response 417-820-2915 86-MYDIAL24

www.mymercycu.com

ATM Locations

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

Lebanon, MO 100 Hospital Drive

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

> Washington, MO 901 E. 5th Street

Joplin, MO 100 Mercy Way

Oklahoma City, OK 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

WE HAVE YOU COVERED WITH MORTGAGE SOLUTIONS

MERCY CU HAS PARTNERED WITH MORTGAGE SOLUTIONS,

LLC, established as a Credit Union Service Organization (CUSO) in 1999. Their full-service mortgage operation is designed to offer Mercy CU members a seamless transition between our credit union and their services for your home loan needs.

Equal Housing Lender

As a CU member, you benefit from competitive rates, low fees and multiple product options. Even better, this process offers a seamless transition between Mercy Credit Union and Mortgage Solutions.

Members apply online directly from our website: https://mymercycu.mortgagewebcenter.com/



mortgage solutions IL

NMLS #277481

Your Home Loan Solution

More Service. • More Value. • More Savings.

Missouri Residential Mortgage Licensee - MO License No. 13-1908 Illinois Residential Mortgage Licensee - IL License No. MB.6760773 Kansas licensed mortgage company - KS License No. MC.0025070

Now is time to get ahead of your 2019 Christmas shopping. Give us a call to open your Christmas Club Account TODAY!

Make budgeting for the holidays easier by saving a little each pay period with an electronic payroll deduction deposit into your Christmas Club Account. You will have a nice surprise, next Christmas, when you have the FUNDS iN HAND to enjoy your holiday shopping.



TAKE ADVANTAGE OF THIS LIMITED TIME OFFER TODAY!

MERCY CU Members get \$100 per line in cash rewards for every new line activated with Sprint[®]—and, for a limited time, this offer is available for unlimited lines. Plus, you'll receive \$100 in loyalty cash rewards every year. ALREADY A SPRINT CUSTOMER? Current customers can take advantage of the \$100 loyalty cash rewards offer every year starting one year after program enrollment. C'mon and get happy! Sign up today to enjoy the benefits of credit union membership with

Sprint's Best Credit Union Member Cash Rewards offer EVER!

- 1. Become a Sprint customer and mention you're a credit union member.
- 2. Register at LoveMyCreditUnion.org/SprintRewards
- 3. Allow up to six to eight weeks to see cash rewards directly deposited into your CU ccount.

Visit LoveMyCreditUnion.org/Happy to learn more



HOLIDAY CLOSINGS

2/18 - Presidents' Day 5/27 - Memorial Day



How do you want to

GET REWARDED

each month in the

NEW YEAR?

Our Kasasa checking accounts pay you in cash rewards and have no monthly service fees. We offer these accounts to Mercy Credit Union members as a way of saying, "thank you for banking with us!"

You could be earning cash rewards while using your debit card for every day errands, responsibilities and even on some fun in 2019!

Love My Credit Union Rewards makes filing taxes affordable.



Tax Services – Members can save up to \$15 on TurboTax online federal tax products. TurboTax is America's #1 online tax preparation service. Get more information at Iovemycreditunion.org