

At MECU, We Have An Unusual Way Of Showing What We Think Of Our Members. We Return Money To Them.

ON DEC. 31, 2012, MECU paid our members a Special Patronage Dividend of \$750,000.

The Special Patronage Dividend was in addition to the regular dividends paid to members, and represents the money that remained after the credit union paid operating expenses and regular dividends for the year and set aside an appropriate amount for reserves.

The \$750,000 Special Patronage Dividend in 2012 marks the third year in a row that MECU has returned a portion of its profits to members.

As a member-owned, not-for-profit financial institution, MECU is focused on doing the right thing for our members. Putting members first is at the heart of everything we do. That includes giving back money to members whenever possible.

The support of our members throughout the year ultimately builds a stronger credit union that allows MECU to improve and

expand its products and services to enhance the financial well-being of our members.

All members with active accounts in good standing qualified for the Special Patronage Dividend, and received a minimum of \$5 deposited to their savings. To see what qualifies as an "active account" that is "in good standing," as well as the full formula for the Special Patronage Dividend, visit mecu.org.

The amount of your Special Patronage Dividend was based on a percentage of the total dividends you earned on savings in 2012, as well as a percentage of the total interest you paid on loans during the year. Members who supported MECU with the use of additional products and services, such as vehicle loans, credit cards and eStatements, typically received a larger Special Patronage Dividend.

As you enjoy your Special Patronage Dividend for 2012, remember that MECU members made this payout possible. This year, take advantage of as many MECU products and services as you can. Moreover, we encourage you to invite members

of your family, as well as other eligible co-workers, to join the credit union and use its services.

If you have questions about the 2012 Special Patronage Dividend, or about MECU member eligibility requirements, please stop by the MECU branch near you or visit mecu.org.



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As low as
9.24%
Fixed APR*

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MECU INVESTMENT ADVISORS

Helping you find higher returns at lower risk.

You Can't Make Your Holiday Payments Go Away. But You Can Make Them Easier To Pay.

Consolidate Your Bills Into A Low-Rate Personal Loan From MECU.

THE HOLIDAYS are a lot of fun, but once they're over, managing and paying all the different bills for your seasonal purchases can be a pain for months to come.

The solution? A debt-consolidating personal loan from MECU. It's an excellent way to streamline your debt, while saving you time and money.

Have monthly bills with a high interest rate? Consolidate them all into a single loan with a fixed rate as low as 9.24% APR. Then make just one convenient payment a month. And take up to 60 months to repay.

The chart above illustrates how financing a \$10,000 personal loan from MECU compares with financing the same amount on a typical higher-rate credit card from another institution. As you can see, the savings you'll enjoy with MECU can be rather substantial.

	Balance	APR	Monthly Payment	Interest Incurred	Total Repaid
Credit Card	\$10,000	14.00%	\$250	\$3,549	\$13,549
MECU Personal Loan	\$10,000	9.24%	\$250	\$2,000	\$12,000
Total Savings:					\$1,549

Personal Loans

As low as

9.24% Fixed APR*

Best of all, MECU makes consolidating your loans a completely hassle-free experience. We'll take care of transferring the balances you have elsewhere — and send payoff checks to your credit providers. So you can start saving immediately.

As always, with MECU you'll enjoy:

» fast approvals

» easy repayment methods

» no prepayment penalties

So why not start off the new year right? Simplify your monthly payments. Enjoy more free time. And save — all with a debt-consolidating personal loan from MECU.

* Annual Percentage Rate (APR) is based on excellent credit history and reflects a .50% discount for Express Advantage members (those with MECU checking and direct deposit) who make automatic loan payments from an MECU savings or checking account. Term may vary based on the loan amount. Your actual rate will be based on credit qualifications and underwriting factors. All credit union loan programs, rates, terms and conditions are subject to change at any time without notice. All loans subject to credit approval.

Take A Picture. Make A Deposit. It's That Simple With Our Mobile App.



IN THESE HECTIC TIMES, getting to the credit union or an ATM isn't always convenient. The good news is, you can deposit a check by snapping a couple of photos with your mobile phone.*

Just take a picture of the front and back of your endorsed check and send it via the mobile deposit feature on our MECU mobile app. In just a few moments, your deposit is done!

There's no need to mail a check or jump in the car to get to the credit union or an ATM. So you can save time as well as gas.

With the MECU mobile app:

» deposit checks anytime, anywhere — 24/7

» enjoy quick, secure transactions

» deposit up to \$1,500 per day

» receive confirmation that your check was deposited

It's fast. Easy. And free.

At MECU, we go out of our way to make sure you don't have to. In addition to MECU online banking and bill payment service, our mobile banking app is another special electronic convenience we offer to bring more flexibility and freedom into your busy life.

Download the newly updated MECU mobile banking app today.

» For Android-powered smart phones, download MECU's free application from the Google Play Store by searching "MECU Banking."

» For iPhones, download MECU's free application from the App Store by searching "MECU Banking."

NOTE: If you previously downloaded the MECU mobile banking app, you must use the most recently updated version in order to access the new mobile deposit feature.

* Certain restrictions and mobile phone requirements apply. To use MECU mobile banking and its mobile deposit feature, you must be enrolled in MECU's online banking. Once eligible for and signed up for the mobile deposit feature, the mobile deposit option will automatically appear in mobile banking after you have downloaded the updated mobile banking app. iPhone™ is a registered trademark of Apple Inc. Android™ is a registered trademark of Google Inc. Use of this trademark is subject to Google Permissions.

Faster, Easier, Better. Look For An Enhanced Online Banking Experience Coming Your Way.

TODAY, MECU IS PROUD to offer an informative website that provides members with valuable information and helpful tools that allow them to learn about a wide variety of financial products, manage their money and save precious time.

Currently, the credit union is busy putting the finishing touches on an enhanced version of our online banking system. When the improved online services debut in early 2013, you'll notice new features that include:

- » enhanced security that features the ability to create a unique user ID
- » ability to reset your password if forgotten
- » improved navigation with a redesigned user interface

MECU is working to add more convenience and security to your online banking experience with newly enhanced features.

As we like to believe, good is good. But better is better. With 73 years of ongoing innovation and enhancements already behind us, trust us when we say that once again, the best is yet to come.

We'll be providing more details in the coming weeks. In the meantime, we recommend that you review your contact information online and update it for accuracy if necessary.



FROM THE PRESIDENT/CEO

MECU Is A Financial Institution Like No Other. And Every Day, We Prove It.



First, I hope this newsletter finds you happy, healthy, rested and relaxed after the holiday season. As most of us return to our normal everyday schedules, I would like to remind you that MECU remains completely dedicated to serving the needs of its members.

The credit union always strives to do what's right in helping all of our members — from students and young professionals to hard-working families and retirees — achieve their dream of greater financial prosperity and security.

In 2012, MECU continued to provide new products and services, making it an even stronger financial institution. It also demonstrated its unwavering commitment to perform in ways that serve the interests of

its members. Among the highlights of this past year:

- For the third straight year, MECU paid a Special Patronage Dividend to our members. In contrast, when have you ever heard of a bank giving back its profits to customers? On December 31, 2012, MECU returned \$750,000 to members.

- When Superstorm Sandy blazed an unprecedented path of destruction last October, MECU reached out to the families of all members and eligible non-members in the area whose lives were suddenly and seriously disrupted. We immediately made available emergency loans up to \$5,000 to help in their time of need.

- To provide even greater convenience for members, MECU launched mobile deposit as part of its upgraded mobile banking app. That made making deposits virtually as easy as snapping photos on your mobile

phone, eliminating unnecessary trips to the credit union or an ATM.

MECU has a longstanding philosophy of putting its members first. Every day, we uphold that tradition by offering outstanding loan rates. Ever-expanding, timesaving electronic banking services. Plus a wide range of investment choices.

From handling your routine banking needs to helping in an extraordinary time of need, you can count on MECU being there for you — with a commitment to help make a discernible and meaningful difference in your financial well-being.

A handwritten signature in black ink that reads 'John C. Fiore'.

JOHN C. FIORE
President and Chief Executive Officer

Looking For A Better Potential Return? MECU Investment Advisors Can Show You Ways To Invest With Reduced Risk.

HAVE A MATURING SHARE certificate, high-balance money market account, IRA or other cash sum? Now is an excellent time to explore a range of options that may make better financial sense for your current situation and long-term investment objectives.

A meeting with MECU Investment Advisors can be an important first step in determining the best strategy with your money. Our experienced team offers knowledge about investment products that have the potential for de-



livering a more attractive return — many with little risk of losing principal.

At MECU Investment Advisors, we understand how important protecting your hard-earned money is. We also know achieving the best possible return for your cash is crucial to keeping up with inflation.

We offer a complimentary, no-obligation consultation designed to familiarize you with alternatives for diversifying your saving and investing strategies.

To schedule an appointment, call us toll-free at 877.270.6392, ext. 85124, or visit mecu.org.

So why not start making the most of your cash now? Take advantage of our knowledge on how to invest with minimal risk and maximum peace of mind.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, D/B/A MECU Investment Advisors, 2000 Heritage Way, Waverly, Iowa 50677, toll free 800-369-2862. Non-deposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members. CUNA Brokerage Services, Inc. is a registered broker/dealer in all 50 states. FR031205-FoAB



Like Us In Person? Now You Can Also Like Us On Facebook.

SOCIAL MEDIA FANS, rejoice. We just launched our brand new Facebook page. Which means now, in addition to the wealth of information you'll find on our website, you'll have a great new forum for interesting, relevant financial matters.

For instance, you can read about and participate in lively discussions of current financial topics. Also, learn about the latest events taking place at MECU — from our current special promotions to upcoming seminars that can help you enhance your financial well-being.

Catch us on Facebook via your mobile device or computer, and connect yourself to lots of great discussion — in short, just about everything that's going on in and around our credit union.

Our Facebook pages are also a perfect place to hear or share personal stories about MECU experiences in words and pictures, give us your thoughts and feedback, as well as see what others are thinking and doing.

It's all designed to be informative and rewarding. The way we see it, when you're



part of a credit union family that's unique and special like ours, something interesting is always bound to happen.

So visit the new MECU Facebook page. We invite you to read, comment and share thoughts and images with other members in the greater MECU community. You can find us at facebook.com/motorolaecu.

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HOLIDAY HOURS

All MECU offices will be closed Monday, January 21, 2013, in observance of Martin Luther King Jr. Day. Although the credit union offices will be closed, you can still access your account online at mecu.org, through ATMs nationwide or through MECU automated telephone banking at 847.576.2100, or toll-free at 800.537.8245. To serve you better, we will be open earlier on Wednesday, January 23, 2013.

Michael Murphy
Executive Vice President

Robert Placko
Carey Dassatti

Ed DelGrosso
David Schulman

Jeannine Meyo
Peter Tobin

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