



MDECU Newsletter

Summer News 2019

Smart Option Student Loan

MDECU offers student loans backed by Sallie Mae® for when you've exhausted all of your scholarship, financial aid, and federal loan options. The Smart Option Student Loan offers multiple in-school repayment options plus a choice of competitive fixed and variable interest rates, providing even more flexibility. Visit mdecu.org or ask us today to learn more and apply.

- No origination fee and no prepayment penalty
- Benefits and an interest rate reduction available
- Rates that reward credit worthy borrowers
- Applying with a credit worthy cosigner may help you qualify
- 100% US-based Student Loan Specialists



MDECU Scholarship Winners Announced!

Metropolitan Districts Employees' Credit Union is pleased to announce the winners of our 2019 scholarships! Rebecca R. was awarded \$1,000, and Cameron L. and Caylin V., were both awarded \$500 toward continuing their education. MDECU is committed to helping our members achieve lifelong success by providing financial support to their education. We open our scholarships in the 1st quarter of every year.



Refer a Member & Get **CASH**

Ask MDECU staff how you can get money by referring new members to the credit union. Your immediate family members and co-workers at the MDC are eligible to join!



Yard Goats Game – July 26

Show your comradery and join MDECU for our annual member game! Tickets are only \$15 each – what a deal. We face off against the Akron RubberDucks at 7:00 p.m. **Get your tickets at our branch by July 19.**

Holiday Closings

Thursday, July 4, 2019
Independence Day

Monday, September 2, 2019
Labor Day

Get Some Sun, Have Some Fun

See what a Vacation Loan from MDECU can do for you.

Don't wipe out your savings and don't rack up high-interest credit card debt for vacation. Our Vacation Loan features an unbelievably low rate and allows you to pay it off over 12-months or less.

Hit the road and enjoy the wonders of nature.
We have loans for RVs and Campers too!

Teen Checking

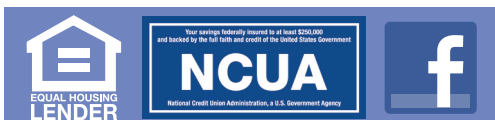
Build smart banking habits with Teen Checking from MDECU.

Our teen checking is available to teens 13-17, with a parent/guardian as a joint member on the account. We'll hook you up with a debit card and mobile banking – plus no minimum balance requirements and no monthly maintenance fees.

Not just for kids. We're talking to you, parents! A Teen Checking account can help your teens build better banking habits before they head off into the World. Plus, you can feel secure knowing they have access to a Debit Mastercard® in the event of an emergency.



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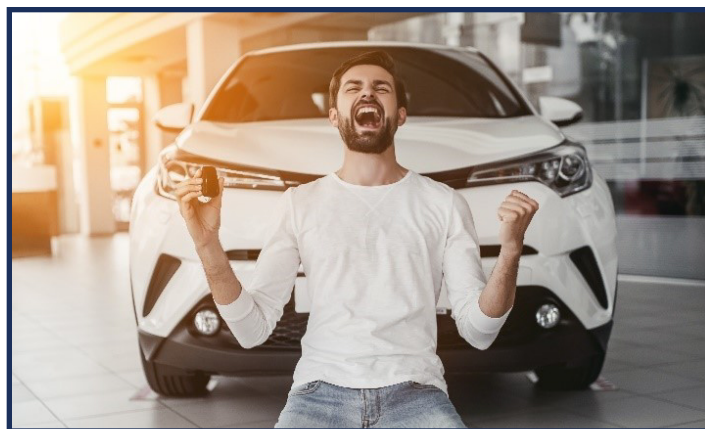


On Your Mark, Get Set, Save

Join the thousands of credit union members who are using Save to Win to buy a new car. Here at MDECU we understand that saving up for a down payment can be challenging. By signing up for Save to Win, a 12-month share certificate, you can arrive at your goal destination faster and easier. Plus, every \$25 saved earns you an entry to win up to \$5,000! (Max. 10 entries per month.)

Get there faster with our special rate of 2.15% on your Save to Win account. Rate may change at any time, so lock it in now!

Save to Win has awarded more than \$2.4 million to winning credit union members. With Save to Win, you too get the chance to win more dollars just by saving money. Learn more and get our official rules at savetowin.org or ask us today.



2nd Quarter Dividends

<u>Share Accounts</u>	<u>Dividend Rate</u>	<u>APY*</u>
Regular Share	.20%	.20%
Club Share	.15%	.15%
IRA/ROTH	.25%	.25%
<u>Share CDs</u>	<u>Dividend Rate</u>	<u>APY*</u>
12 Month	2.00%	2.00%
24 Month	2.50%	2.50%
36 Month	2.75%	2.75%
48 Month	3.00%	3.00%

*APY is Annual Percentage Yield

** Must be new cash to qualify for this rate and term.

New App, New Possibilities

Check Your Balances • Transfer Funds • Deposit Checks

Download Our App Today!

