

# Metropolitan District Employees' Credit Union Inc.

**LOAN RATES EFFECTIVE UNTIL 09/30/2010**

<u>Fixed Home Equity</u>		<u>Variable Home Equity</u>
<u>Years</u>	<u>Rate</u>	
5 Years	4.50%	Variable 5 years
10 Years	5.50%	For up to 20 years
15 Years	6.00%	
Max \$400,000.00		Prime plus .75%

**\*\*New Personal Loans\*\***

1-4 years	7.00%
5-6 years	9.50%
7-10 years	11.00%
<b>**Max \$20,000.00**</b>	

<u>Share CD's</u>		<u>IRA CD's</u>	
3 Months	1.00%	3 Months	1.25%
6 Months	1.25%	6 Months	1.50%
12 Months	1.50%	12 Months	1.75%
18 Months	1.75%	18 Months	2.00%
Min \$1000.00			

One Year Loan Special! 5.99% Use it for any reason.  
Property Taxes, Vacation, Repairs, etc.

**FROZEN SHARE LOAN 3.95% UP TO 5 YEARS**  
**REGISTER FOR E-STATEMENTS**  
**AT [WWW.MDECU.ORG](http://WWW.MDECU.ORG)!**

**Recreational Vehicles**  
(Based on NADA)

	<u>5% Down</u>	<u>Used</u>	<u>20% Down</u>
<u>Term</u>	<u>Rate</u>	<u>Amount</u>	
2-4 Years	7.00%	Up to \$5,000.00	
5 Years	7.75%	\$5,001.00 to \$50,000.00	
6 Years	8.00%	\$20,001.00 to \$50,000.00	
7-10 Years	9.50%	\$20,001.00 to \$50,000.00	

**Auto Loans**

	<u>Max</u>	<u>Years</u>	<u>Rate</u>	<u>Percent</u>
New Car	\$50,000	Up to 6	3.99%	100%
Used Car*	\$40,000	Up to 5	4.99%	NADA
Older Used Car**	\$25,000	Up to 4	5.99%	NADA

\*Used cars under 5 years old-Trade-in Value  
\*\* Used cars over 5 to 8 years old-Trade-in Value

**\*\*\*\*\*NEW\*\*\*\*\***  
**STUDENT LOANS!!!!!!!!!!!!!!**  
**CHECK OUT THE WEBSITE TO APPLY!!!**  
**NON-DEFERRED**  
**\$15,000 PER YEAR**  
**FOR UP TO 10 YEARS @ 6.99%**  
**3% ORIGINATION FEE**

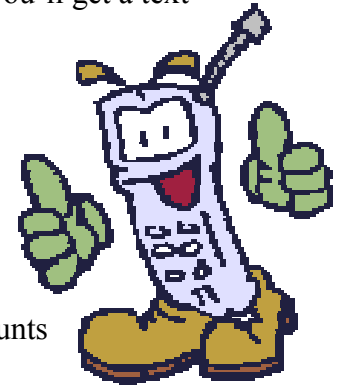
**For lost or stolen ATM/Debit Cards please call 1-800-236-2442 to stop your card immediately!!!**

ACCESS 24 SYSTEM (860) 549-5349 OR (860) 549-5357  
**Register your cell phone with the credit union for mobile banking!!!!!!**  
Check out our website, [www.mdecu.org](http://www.mdecu.org)!!!!  
Don't forget about [www.mdecu.onyourway.com](http://www.mdecu.onyourway.com)!!!!!!

# MOBILE BANKING IS HERE!

Nowadays we can get all kinds of information on our cell phones; the weather, the traffic, stock info, etc. etc. Why not your banking info? Do you sometimes need to find out if you've got enough money to do a purchase? Or do you want to find out if a certain check cleared? Or maybe you want to make a loan payment? You can do all that with your cell phone much quicker and easier. No waiting, no passwords, text message response within seconds! Is it secure? Absolutely! You never type in your account number. Your identifying factor is the cell number. That's the first thing you have to do is register your cell phone on the banking system with us. If you've already done that, then try this. The "short code" is 95495. That's the phone number you're texting to. Your text message is mdecu bal sd. Then send. You'll get a text message saying the balance in your share draft account. It's easy! Call us if you need more information.

Short Code - 95495      Keyword – mdecu



## Command Summary

**bal** – share or loan information

**tax** – IRS totals for the prior tax year

**types** – list of open share and loan types

**help** – brief command summary and syntax

## Examples

**mdecu bal sd** - Sends balance information for the first open share draft account

**mdecu bal rs 2** - Sends balance information for the regular share number 2

**mdecu bal L1** - Sends balance information for the first open L1.

**mdecu hist sd** - Sends the 6 most recent history transactions for the first open share draft account.

**mdecu hist more N** - If there are more than 6 transactions from an initial hist request the member can reply more for the next 6 transactions.

N will be a sequential number page number displayed at the bottom of the message (ie the text message will display "For More, Reply mdecu hist more 2").

**mdecu hist rs 2** - Sends history for the regular share number 2

**mdecu tax** – Sends year to date IRS tax information for the prior tax year

**mdecu x rs 0 sd 0 100** – Transfer \$100 from regular share number 0 to share draft number 0. The share numbers are required as well as the types.

**mdecu x rs 0 L1 0 250.55** – Transfer \$250.55 from regular share number 0 to Loan 1 number 0. The share/loan numbers are required as well as the types

**hist** – transaction history for either share or loan accounts

**x** – transfer funds between shares and loan accounts

**stop** – remove phone from text banking