

ME | MOBILE EDUCATORS Credit Union

A Publication By Mobile Educators Credit Union • Winter 2026

HOLIDAY CLOSINGS

MLK Jr. Day: Mon, Jan 19th

President's Day: Mon, Feb 16th



Open Your MECU Christmas Club Account Today!

If holiday spending left you feeling overwhelmed last year, MECU has a simple solution to help you get ahead. Our Christmas Club Savings Account gives you a stress-free way to prepare for next year's festivities. By starting now, you can head into the holiday season with confidence - and cash already set aside.

The most convenient way to grow your Christmas Club Account is through automatic payroll deductions or direct deposit. Set it up once, let your savings accumulate, and enjoy watching your balance increase throughout the year. With MECU, planning for Christmas is easier than ever!

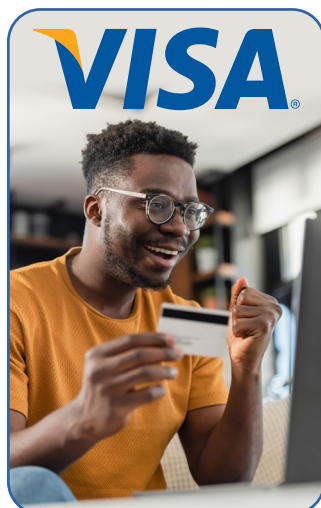


Shift Into Savings This New Year!

As the holiday season winds down and the New Year gets underway, it's the perfect time to treat yourself to a fresh start — maybe even with a new car, truck, or SUV! Whether you're shopping for something new or looking to refinance your current auto loan, MECU offers a range of flexible loan options to help you kick off the year on the right foot.

With our fast loan processing, competitive rates, and friendly, knowledgeable service, MECU makes upgrading your ride easier than ever. Begin the New Year with savings and convenience: view current rates at www.yourmecu.com then call or stop by one of our convenient area locations to speak with a loan officer today!

Loan rates may vary depending on credit scoring. All loans subject to credit approval. Additional terms may apply. Federally Insured by NCUA. Equal Housing Lender.



Consolidate Your Holiday Expenses

VISA Platinum	VISA Classic	Share Secured VISA
8.90% APR*	12.90% APR*	5.90% APR*

As the New Year begins, it's the perfect time to get a handle on your holiday expenses. A Mobile Educators Credit Union Platinum, Classic or Shared Secured VISA® credit card can help you consolidate those post-holiday bills into one manageable payment. Get low, fixed rates, 25-Day grace period on purchases with no annual fees. Use your MECU VISA to simplify your finances - whether you're rolling over holiday balances, covering travel and dining costs, or preparing for life's unexpected expenses like car repairs or medical visits.

*A.P.R. = annual percentage rate. MECU membership required. Rates subject to change. Platinum Minimum Credit Limit \$5,000. See credit union for details. Certain requirements must be met for Platinum accounts. Federally Insured by NCUA. Equal Housing Lender.

www.yourmecu.com



www.yourmecu.com

LOCATIONS

Main Branch

3150 Airport Blvd
Mobile, AL 36606
251.473.4712
Mon, Tue, Thurs: 9 a.m. - 5 p.m.
Wed: 12 p.m. - 5 p.m.
Fri: 9 a.m. - 6 p.m.
Sat: 9 a.m. - 1 p.m.

Baldwin County

7028 Highway 90
Daphne, AL 36526
251.626.3304
Mon, Tue, Thurs: 9 a.m. - 5 p.m.
Wed: 12 p.m. - 5 p.m.
Fri: 9 a.m. - 6 p.m.
(Closed 11 a.m. - 12 p.m., Mon,
Tue, Thu & Fri for lunch)

Saraland

12 U.S. Hwy. 43
Saraland, AL 36571
251.675.3301
Mon, Tue, Thurs: 9 a.m. - 5 p.m.
Wed: 12 p.m. - 5 p.m.
Fri: 9 a.m. - 6 p.m.

West Mobile

7730 Cottage Hill Road
Mobile, AL 36695
251.633.4474
Mon, Tue, Thurs: 9 a.m. - 5 p.m.
Wed: 12 p.m. - 5 p.m.
Fri: 9 a.m. - 6 p.m.

IMPORTANT NUMBERS

24 Hour Audio Response

1.800.259.0298

VISA Credit Card: To report lost or stolen cards 800-808-7230, for fraud inquiries 800-854-1557

VISA Debit Cards: To report lost or stolen cards 800-472-3272, for fraud inquiries 877-253-8964



Shared Branch

1-888-SITE-CO-OP
co-opsharedbranch.org



Federally Insured by NCUA
Equal Housing Lender

01168-NEWS-1225



JOIN US FOR THE 2026 ANNUAL MEETING OF MOBILE EDUCATORS CREDIT UNION

**The Annual Meeting will be held on March 17, 2026
at 6 p.m. at the Airport Boulevard Branch.**

During the meeting we will be providing reports on how the credit union has performed during the past year. We will also be sharing our plans for 2026. Join us and catch up with fellow members and credit union staff.

2026 NOMINATING COMMITTEE REPORT

The Nominating Committee consisted of Dr. Bob Clardy, Chairman, Isum Richardson, and Milton Williams. The Committee nominated the following individuals for the following positions:

BOARD OF DIRECTORS:

Desiree Duke: 3 Year Term - Mrs. Duke is a graduate of the University of South Alabama with a BS, MEd Secondary Science, and Educational Leadership. She has served on the Board since June 2025 as a Director. She retired as Director of the Environmental Studies Center from the Mobile Public School System after 39 years of service.

SUPERVISORY COMMITTEE:

Sue Smith: 3 Year Term - Mrs. Smith has served on the Supervisory Committee since 2010. She retired from the Mobile Public School System as the Business Office Education Coordinator at Davidson High School after 35 years of service.

Members have until February 5th, 2026 to make a nomination by petition. The petition requires a minimum of 80 signatures, and signature of the nominee, to be placed on the ballot. Each nominee must include a statement of the qualifications and biographical data. There will be no nominations from the floor at the meeting.



SIMPLIFY YOUR FINANCES With E-Statements

This season, give yourself the gift of convenience with E-Statements – the faster, safer way to receive your monthly account information. Instead of waiting for a paper statement to arrive in the mail, you'll get an email each month letting you know your online statement is ready to view.

E-Statements are completely FREE for members enrolled in Online Banking, and they make it easier than ever to stay organized as you head into the New Year. Simply log in and sign up for E-Statements today!