



We're ALWAYS OPEN 24/7 ~Internet Branching at mtempirefcu.com / MEARS at 276-783-2197 *Spring 2017*

You're Invited

65th Annual Membership Meeting

When: April 29, 2017

Time: 10:00 am – 12:00 pm

Where: General Francis Marion Hotel

107 East Main Street, Marion, Va.



Our Annual Meeting is held each year to give our members the opportunity to review our progress and vote for the board of directors who will represent your interests throughout the upcoming year. Join us and find out what is happening at your Credit Union!

We'll have refreshments, BINGO, cash prizes, face painting and more fun for the whole family!



2017 Smyth County March of Dimes
Ambassador, Warren Gilley

Join Our

March of Dimes® Team

Join us for the Smyth County March for Babies in Marion as we raise money to support this cause. The walk will take place at Riverbend Park in Marion on May 13, 2017. Registration will begin at 9:00 am with the walk following at 10:00 am.

For any additional information contact Missy Bowman at (276) 782-9639 ext. 27 or email mbowman@mtempirefcu.com



REVISED FEE SCHEDULE	
Effective May 1, 2017	
Christmas and Vacation Club Fees	
Early Withdrawal Fee	\$15.00 per withdrawal
Electronic Funds Transfer Fees	
ACH NSF Overdraft	\$30.00 per item
ACH Item Paid - Courtesy Pay	\$30.00 per item
ACH Stop Payment	\$25.00 per item
Debit Card NSF Overdraft	\$30.00 per item (opt-in required)
Debit Card Courtesy Pay	\$30.00 per item (opt-in required)
ATM Withdrawal/Transfer – Foreign	\$1.00 each
ATM Inquiry – Foreign	\$0.50 per inquiry
Debit Card Replacement	\$10.00; \$50 for Rush Order
Debit Card PIN Reorder	\$5.00
Bill Payment Inactive Fee	\$6.00/month after 90 days inactive
Loan/Credit Card Fees	
Loan Late Payment	10% of monthly payment
Credit Card Late Fee	\$25.00
Credit Card Replacement	\$10.00
Credit Card PIN Reorder	\$5.00
Miscellaneous Fees	
Account History Printout	\$2.00 per page
Account Reconciliation & Research	\$25.00 per hour (1 hour minimum)
Check Cashing – Non Member	\$25.00 per check
Copy of Statement	\$5.00 per statement
Excessive Reg D Transfers/Withdrawals (more than 6 per month)	\$2.00 each (excludes in-person, ATM withdrawals, MEFCU loan transfers)
FAX	\$1.00 per page
Legal Process (Subpoena, Research fee/Lien/Levy/Garnishment)	\$50.00
Membership – Inactive (waived for minors)	\$5.00/month no activity for 12 months and balance below \$100.00
Membership – Closed	\$10.00 account closed within 6 months
Membership – Reopen	\$25.00 within 12 months after closing
Returned Deposited Item:	
Written by Third Party	\$5.00 per item
Written by Member	\$25.00 per item
Loan/Credit Card Payment	\$25.00 per item
Returned Mail Fee	\$5.00 each returned item
Statements Printed and Mailed	\$1.00 per statement (e-Statements – no charge)
Teller Check (not payable to member)	\$2.00 per check
Teller Check – Replacement	\$5.00 per check
Verification of Account	\$5.00
VISA Gift Cards	\$3.00 purchase fee
Share Draft (Checking) Fees	
Check Copy	\$2.00 per copy (online – no charge)
Share Draft NSF Overdraft	\$30.00 per item
Share Draft Paid – Courtesy Pay	\$30.00 per item
Share Draft Stop Payment	\$25.00 per item
Share Drafts Order	Prices vary depending upon style
Wire Transfer Fees	
Outgoing – Domestic	\$ 15 per wire
Outgoing – International	\$ 35 per wire

March of Dimes® Book Sale!

Please donate your used books for our March of Dimes® Book Sale. Our sale begins April 1, 2017. All proceeds from the sale go to March of Dimes®.

cash back offers are here!

Introducing thousands of new cash back deal offers from the most popular national brands, plus your favorite regional and local retailers too

Sign up for debit card cash back –
myampre.com/mtempirefcu



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is now on Facebook!**
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with the latest news, financial
tips, and specials from your
hometown credit union!

Holiday Closings

Memorial Day
Monday, May 29, 2017



Hours: Mon - Thurs
9:00 a.m. - 5:00 p.m.
Fri 9:00 a.m. – 6:00 p.m.



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