

OVERDRAFT PRIVILEGE

Last month MECU introduced our Overdraft Privilege Program for members with checking accounts. This program allows your account to overdraw to pay any check, ACH transactions (automatic debits), recurring debit card transactions, online bill pay items or teller window transaction presented at a fee of \$27, which is the same amount as a NSF fee. The owner of the account then has a limited period of time to bring the account back to a positive status and does not have to pay additional fees to the party to whom the item was payable.

This free program does not replace any current arrangements you may have in place including transfers from savings accounts or advances from existing Overdraft Line of Credit loan. It is there as an additional level of protection and would only be used if these other sources were exhausted.

Members can enroll in the Extended Coverage program that also covers everyday debit and ATM transactions. If you are interested in Extended Coverage or have questions, please contact us at 406-728-1034.

ORVILLE GETZ MEMORIAL SCHOLARSHIP



The Orville Getz Memorial Scholarship was established in 2013 by MECU and the Getz family in honor of a great educator and a great credit union volunteer, Orville Getz. A respected school administrator and teacher, Orville died from cancer in 2011 and this scholarship assists working teachers get their advanced degree. The \$2,000 scholarship is awarded annually by the UM Phyllis J. Washington College of Education and Human Sciences and is administered through an endowment at the University of Montana Foundation.

The application period for the 2024-25 scholarship is open until March 1, 2024. Recipients must be licensed teachers or school administrators currently employed in a K-12 school and pursuing master's level work at UM. Applications for the scholarship are available online at www.coehs.umt.edu/scholarships and preference will be given to members of MECU, teachers in the Victor, MT school district, and to teachers in the MECU field of membership—

Missoula, Granite, Lake, Mineral, Ravalli and Sanders Counties.

The 2023 scholarship was awarded to Haley VonGoedert, an elementary teacher in St. Ignatius, MT. Haley is in her second year of teaching first grade and is focusing her post-grad work on Special Education. MECU and the Getz family is proud to assist this passionate young teacher in her journey to educational excellence and impacting Montana communities in ways only educators can. Congratulations, Haley!

Gifts to the endowment are tax deductible and greatly appreciated. Donations can be made online at www.supportum.org and clicking on Giving Opportunities. Please note that your donation is for the Orville Getz Memorial Scholarship.

CREDIT UNION HOURS

8 a.m. to 5 p.m. Monday-Friday

The office is closed until 9 a.m. on the 4th Wednesday of the month for staff meeting.

HOLIDAY CLOSURES

MARTIN LUTHER KING DAY

PRESIDENTS DAY

JAN. 16TH

FEB. 19TH