

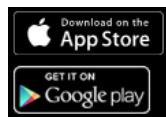
CreditLine

CardValet®

For any MSCU cardholder you now have access to the Mobile app CardValet, a security service that gives you even more control over your bank card. Manage your card, set parental controls, receive card notifications, set spending limits, lock/unlock your card and so much more.

Make worries about fraud a thing of the past. You decide where, when, and how your card is to be used. CardValet puts the power in your hands!

You can find the link to download in our MSCU Mobile App or download it directly from your smartphone app store.



If It's Worth Celebrating,
Our Visa Gift Cards Are the Perfect Gift.



Need a gift for a birthday, anniversary, graduation, promotion or simply to say thanks?

Our Visa Gift Cards come in colorful designs to celebrate any special event. These debit Cards can be used anywhere Visa is accepted worldwide, including in-store, online and by phone. So they're more functional than a gift certificate and safer than cash.

Mobile Banking

Download today and have the following at your fingertips anytime, anywhere:

- ✓ Apply for loans
- ✓ Check account balances
- ✓ Deposit checks
- ✓ Locate nearest ATMs
- ✓ View rates

Holiday Closings

Martin Luther King Jr. Day

Monday, January 16

President's Day

Monday, February 20

Good Friday

Friday, April 14

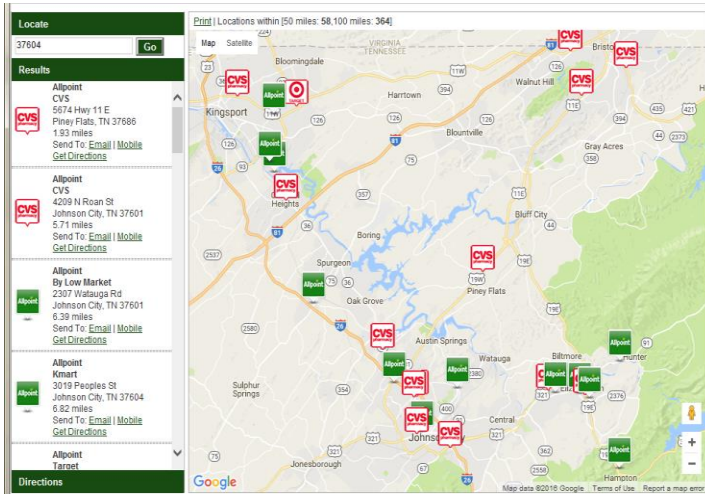
Memorial Day

Monday, May 29

Use the Allpoint ATM Locator feature in the MSCU Mobile Banking App to find ATMs on the go!



Find Allpoint Surcharge-Free ATMs at these fine retailers



Auto Loans

Are you looking to buy a new car or truck? Maybe, you're looking for a good used vehicle? If you are thinking about buying a car, you may want to start planning and thinking about a budget. Automobiles are typically the second most expensive purchase that individuals make after houses. Choosing the right financial option for your auto purchase is an important decision.

We can help you with financing your new or used vehicle. We offer competitive loan rates that you may not be able to find elsewhere. You may qualify for a loan as low as 1.99% APR. Apply for your vehicle loan today online, through the MSCU Mobile App, or by visiting a Mountain States Credit Union branch.

Certificates of Deposit

Looking for an opportunity to save? Choose a regular or an IRA CD and make a secure investment in your future. Terms from 6 to 60 months with a minimum deposit of \$1,000.00. Dividends are compounded quarterly and paid at maturity.

Loan Payments

We are happy to announce that members can make loan payments ANYTIME online with a debit card, credit card, or via E-check. Go to

www.mountainstatescu.org and click on the "pay your loan" link.

We are also accepting credit card payments at the Northpoint branch.

Hours of Operation

Johnson City Medical Center

Monday, Tuesday, Thursday,
Friday: 7:30 am – 4:00 pm
Wednesday 7:30 am – 12:00 pm

400 North State of Franklin Rd.
Johnson City, TN 37604
Ph: (423) 431-6361
Fax: (423) 431-2900

Northpoint

Monday, Tuesday, Thursday:
7:30 – 4:00pm
Wednesday 7:30 am – 12:00 pm
Friday 7:30 am – 6:00 pm

1021 W. Oakland Ave. Ste. 110
Johnson City, TN 37604
Ph: (423) 952-3120
Fax: (423) 952-3131

Franklin Woods

Monday, Tuesday, Thursday,
Friday: 8:00 am – 11:00 am
Wednesday: CLOSED

300 Med Tech Parkway
Johnson City, TN 37604
Ph: (423) 302-1163
Fax: (423) 302-1162

CBO

Wednesday: 8:30 am – 9:30 am

Sycamore Shoals

Wednesday: 10:00 am -
11:00am

New Auto

Term Fixed
APR as low as
1.99%

Used Auto

Term Fixed
APR as low as
2.24%

Helping Hand

Term Fixed
APR as low as
18.00 %

Certificates

Term Fixed
As high as
2.00%



*Rachel Dobbs Parsons
MSCU Board Treasurer
AVP, Chief Financial Officer, MSMG*

From Your Board

Rachel has been employed with Mountain States Health Alliance since 2007, where she has worked in various financial and accounting roles at multiple Mountain States facilities. She was appointed to her current role in June 2015 where she oversees financial accounting, reporting, budgeting, and analysis for all the systems physician practices. Rachel plays a crucial role in maintaining accurate and reliable internal controls and upholds high standards for reporting within the Mountain States community.

Rachel earned her Bachelor's degree in Business Administration from the University of Tennessee with a concentration in Accountancy. She went on to East Tennessee State University to earn her Master's degree in Accountancy.

Her education along with her experience, have proven to be an excellent contribution to the board and she has added to the Credit Union's increasing success since joining the MSCU team.

Current Board of Directors: Richard Boone (Chair), Jan Ponder (past Chair), Shana Tate (Vice Chair), Rachel Dobbs Parsons (Treasurer), Morgan May (Secretary), Chris Brackett, Sharon Sheppard, Juanita Vaughn, and Tom Tull

Our Mission: Mountain States Credit Union was established to provide quality financial services to improve the financial health of our members. We will serve and promote community development by providing services toward improving the social and/or economic conditions of those in our field of membership.

Mountain States Credit Union is a member-owned, not-for-profit financial institution that exists to provide superior financial products and services to current and former healthcare employees and their families. If you are an employee of Mountain States Health Alliance and/or are a medical employee of Washington County, TN, you are eligible. Families include mothers, fathers, grandparents, brothers, sisters, aunts, uncles, and cousins.

Annual Meeting

Each year, Mountain States Credit Union hosts an Annual Meeting to celebrate our successes from the past year, discuss plans for the future and conduct our Board of Director elections. Enjoy food, refreshments, meet your fellow members and the Mountain States Credit Union staff. Be sure to stay for the door prize drawing at the end of the meeting!

WHEN

Thursday February 16, 2017

WHERE

To Be Announced

Social Hour starts at 5:00pm

Meeting starts at 6:00pm

Privacy Policy

We collect nonpublic personal information about you from the following sources: information we receive from you on applications and other forms; information about your transactions with us or others; information we receive from a consumer reporting agency; information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions. We may disclose all the information we collect, as described previously and as permitted by law, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to other third parties. In order to conduct the business of the Credit Union we may also disclose nonpublic personal information under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our Credit Union, and follow your instructions as you authorize, or protect the security of our financial records. If you terminate your membership with Mountain States Credit Union, we will not share information we have collected about you, except as permitted or required by law.

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

Mountain States Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines: protect your account numbers, card numbers, PINs, and passwords. Never keep your PIN with your ATM or debit cards, which can provide free access to your accounts if your card is lost or stolen. Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the Credit Union, and asks for your account number, you should beware. Official Credit Union staff will have access to your information and will not need to ask for it. Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know. If you have questions concerning this notice, please do not hesitate to call us - we are here to serve you.