

CU Wire

MERCER COUNTY COMMUNITY FEDERAL CREDIT UNION

SPRING 2016



LOOKING TO BUY A NEW CAR? HERE'S HOW TO SAVE TIME AND MONEY!

At Mercer County Community FCU, we want to help our members save time and money when searching for their next vehicle. Our CU Direct AutoSMART online car-shopping tool will help you:

1. Browse Vehicles from participating local dealerships through our website.

2. Search & Filter Results on our site to find the best options. You can use the detailed information, photos and cross-shopping tools to compare your favorites.

3. Streamline Financing on our website by connecting with dealers that you know are working with Mercer County Community FCU, and expedite the process when you're ready to visit a dealership.

Your Credit Union will be working with the following local auto dealers:

- Apostolakis Honda
- Greenwood Hubbard Chevrolet
- Lakeland Chrysler Dodge
- Mel Grata Chevrolet Toyota Scion
- Montrose Buick GMC Cadillac
- Shenango Honda

To get started, simply visit us online at www.mercomfcu.org and click on **CU Direct AutoSMART** to start shopping for your next car and get **PRE-APPROVED** for your loan. **IT'S AS EASY AS 1, 2, 3!**



Drive down your monthly payments.

REFINANCE AND SAVE

Shift to a lower rate and rev up a better deal with Mercer County Community FCU. Simply refinance your existing auto loan from another lender to us, and we'll send your savings into overdrive! To apply, just stop in or give us a call.



New Auto Loans
as low as **2.50%** APR*

Used Auto Loans
as low as **3.75%** APR*

*APR - Annual Percentage Rate. Effective 3/1/2016 subject to change. All loans based on creditworthiness and subject to credit approval. Call for details. Membership eligibility required.

HOME EQUITY LOANS

LET US HELP YOU WITH HOME IMPROVEMENTS, BILL CONSOLIDATION, VACATION, OR TUITION

RATES AS LOW AS

3.00%* APR

FIXED RATE
TERMS UP TO 179 MO.
MINIMUM NEW LOAN \$10,000

*APR - Annual Percentage Rate. Effective March 1, 2016 subject to change. Certain conditions apply. Rates and terms based on credit qualifications and subject to credit approval. Call the Credit Union for specific rate and term qualifications. NMLS #423504



TIME TO START THINKING ABOUT SPRING HOME IMPROVEMENTS!



LOAN SPECIAL:
\$5,000 FOR 36 MONTHS

RATES AS LOW AS

4.50%* APR



*APR - Annual Percentage Rate. Conditions Apply.



STUDENT LOANS

Smart Option Student Loans are now available in partnership with Sallie Mae. Visit our website for details.



TRADITIONAL & ROTH IRA SHARE ACCOUNTS

Choose when to save on taxes! This year's tax deadline is April 15, 2016. Until then, you can contribute to an IRA for 2015.

DIRECT DEPOSIT... SAVE TIME AND MONEY

You can have Social Security, pensions, annuities, military checks, and even IRS refunds deposited directly into your Credit Union account. Please call either office to verify your account number and the credit union routing number.

NEW! MOBILE BANKING AND MOBILE DEPOSIT ARE NOW LIVE!

We're excited to announce we've upgraded your online banking experience to include mobile banking and mobile deposit. Options available on mobile banking include: account transactions, summaries, bill payment, remote check deposits, and news and events.

You must be signed up for home banking before you can activate mobile banking from your smartphone. To start the process, log on to home banking through your home computer. Go to **MANAGE ACCOUNTS** and click on **ACTIVATE MOBILE DEVICE**. Scroll down to **CREATE NEW ACTIVATION CODE**.



You must then search the App Store or Google Play on your smartphone to download the mobile banking app for Mercer County Community FCU. Once you've downloaded the app you can log in to home banking using your mobile phone with your account number, password, and activation code. From here, simply follow the step by step instructions to start using the app.

With our new mobile banking app you can now access your account from your smartphone – 24 hours a day, 7 days a week!



INTRODUCING CHIP TECHNOLOGY AT MCCFCU BIG PROTECTION IN A TINY CHIP

If you have a Mercer County Community FCU Visa debit or credit card, your cards will soon carry enhanced security with EMV chip technology. Over the next year, as your cards renew, the new EMV chip card will be replacing your existing cards. The new Visa cards will have the EMV chip along with the magnetic strip. That means, regardless of what type of terminal the merchants have, you'll be able to use your card anywhere Visa is accepted.

BUYING A NEW HOME? GET ANSWERS TO YOUR QUESTIONS FROM THE EXPERTS

You're invited to a complimentary Home Buying Seminar hosted by Mercer County Community Federal Credit Union. The seminar will be presented by Patrick Wade, a representative of First Heritage Financial, LLC, our partner for home mortgages.

OUR EXPERTS WILL DISCUSS:

- Home buying basics
- Mortgage financing options
- The step-by-step process, from pre-approval to closing

Get advice from a Mortgage Originator and we'll also have real estate agents

WHEN: Wednesday, April 20, 2016
6:00 PM-7:30 PM

WHERE: Shenango Valley Chamber of Commerce Founders Room
41 Chestnut St., Sharon, PA



available on site to answer your questions. The seminar is open to the community and all are welcome to attend. Seating is limited so please call 724-981-9410 to

register by April 18, 2016. Come learn all you need to know to purchase the home of your dreams!



2016 CONTINUING EDUCATION AWARDS

Mercer County Community Federal Credit Union will present the 16th Annual Continuing Education Awards at the Annual Dinner Meeting on Saturday, April 16, 2016. The awards total \$6,000 and are for the 2016-2017 academic year. They are open to any 2016 high school senior or any student between ages 17 and 25 who is in pursuit of an academic, professional, or vocational post-high school education at a college, university, or accredited trade school. Applicants must be a member of Mercer County Community FCU prior to submitting their application.

The application and submission details can be found on the Credit Union website at www.mercomfcu.org or by visiting the Credit Union. Please return the application and essay by mail or in person by Thursday, March 31, 2016. For questions or more information, please call either office.

2015 CONTINUING EDUCATION AWARD WINNERS:



Front row left to right: Laura Kubyako, MCCFCU Board Treasurer; Connie George, MCCFCU Board President; Jasmine Shephard of Indiana University of PA; Jennifer Drda of Butler County Community College; and Kevin Kite of West Middlesex High School. **Back row left to right:** Sandi Carangi, MCCFCU CEO; Matthew Tofani of Clarion University; Samuel Ference of Sharpsville High School; Kayla Thompson of Reynolds High School; and Kyle Boyd of Hickory High School. Missing from the photo is Lauren Costello of University of Akron

MERCER COUNTY COMMUNITY FCU ENCOURAGES YOUTH TO GET FINANCIALLY FIT

Financial literacy is a crucial life skill for young people, but it's one that too few are learning. That's why in April, we are focusing on helping youth become more financially fit. The theme for the month long event is **Credit Union Strong** to show young members why credit unions are the number one place for financial fitness.

By opening a credit union account, our young members will learn the basics of deposits and withdrawals. As teenagers, they'll learn how to use a checking account, a debit card, and how to track their transactions and balance their account. This is how they'll learn to manage their money and become financially savvy!

Be sure to stop by the credit union for special youth giveaways all month long during the month of April!



SAVINGS RATE SCHEDULE

Effective April 1, 2016

	Minimum To Open	Rate	APY*
Share Savings**	\$5.00	.25%	.25%
Holiday Club	\$5.00	.25%	.25%
Vacation Club	\$5.00	.25%	.25%
Checking**	None	.15%	.15%

(**For savings \$50.00 minimum daily balance required to earn stated APY. For checking average daily balance of \$100 required to earn stated APY.)

IRA Shares	Minimum To Open	Rate	APY*
Traditional & Roth	\$500	.75%	.75%

Share Certificates (CDs)	Minimum to earn APY	Rate	APY*
6 Month	\$1,000	.35%	.35%
12 Month	\$1,000	.50%	.50%
24 Month	\$2,500	.65%	.65%
36 Month	\$2,500	.75%	.75%

*APY – Annual Percentage Yield
Rates subject to change.

Federally Insured by NCUA.

FEE SCHEDULE

Effective April 1, 2016

Services	Fee
Overdraft	\$25.00/Item
NSF	\$25.00/Item
Photocopy of Check	\$5.00/Copy
Returned Item	\$15.00/Item
Stop Payment	\$15.00/Request
Personal Checks	Prices vary depending on style.

Other Services	Fee
Account Activity Printout	\$2.00/Printout
Account Reconciliation	\$20.00/Hour
Account Research	\$20.00/Hour
Cashier's Check	\$3.00/Check
Deposited Item Return	\$15.00/Item
Dormant Account	\$1.00/Month after 1 Year
Money Order	\$1.00/Money Order
Non-Member Check Cashing	\$5.00/Item
Notary	No Fee
Official Check	No Fee
Returned Mail	\$2.00
Signature Guaranty (Medallion)	\$5.00/Each
VISA Card Replacement	\$5.00/Card
VISA Gift Card	\$3.00/Card
Wire Transfer (Incoming)	No Fee
Wire Transfer (Outgoing)	\$15.00/Transfer
REG D Excess Transfers/ACH (Applies to Savings Only)	\$1.00/Each after 6 per month

*The rates and fees appearing in this schedule are accurate as of the last dividend declaration date.



428 Sharpsville Avenue
Sharon, PA 16146

PRSR STD
U.S. POSTAGE
PAID
SCP GROUP

SHARON:

428 Sharpsville Avenue, Sharon, PA 16146
phone 724.342.2246 fax 724.342.1670
toll free 866.384.0594

OFFICE HOURS:

Monday - Friday 9am - 5pm

HERMITAGE:

559 N. Hermitage Road, Hermitage, PA 16148
phone 724.981.9410 fax 724.981.9412
toll free 866.384.0244

LOBBY HOURS:

Monday - Friday 9am - 5pm

DRIVE-THRU HOURS:

Monday - Thursday 9am - 5pm
Friday 9am - 6pm
Saturday 9am - 12pm

WWW.MERCOMFCU.ORG
CONTACT@MERCOMFCU.ORG

Routing #2433 8496 5
Federally Insured By NCUA.

HOLIDAY CLOSINGS

- Memorial Day** • May 30
- Independence Day** • July 4
- Labor Day** • September 5
- Veterans Day** • November 11
- Thanksgiving** • November 24
- Christmas** (*observed*) • December 26

JOIN US... **ANNUAL DINNER MEETING**

SATURDAY, APRIL 16, 2016
HICKORY VFW BANQUET CENTER
5550 E. STATE ST., HERMITAGE, PA
CASH BAR: 6:00 PM **DINNER:** 6:30 PM

At Mercer County Community FCU you're more than just a customer... **you're a member of the Credit Union**, an owner and a shareholder. You can nominate and elect the members you feel should guide your Credit Union. Your opinions count and this is a chance for your voice to be heard. **MARK YOUR CALENDARS AND SEND YOUR RESERVATIONS TODAY!**

MERCER COUNTY COMMUNITY FCU
NOTICE OF ELECTION OF DIRECTORS

Our Board of Directors currently consists of seven members and our Supervisory Committee includes five members. If you would like to run for a board position, or receive more information about the duties and responsibilities of a position, please send a written request to the Nominating Committee at Mercer County Community FCU, P.O. Box 1304, Hermitage, PA 16148. All requests must be received by the Nominating Committee prior to March 31, 2016.

The election will be held at the Annual Dinner Meeting on April 16, 2016.

ANNUAL DINNER RESERVATION

COST OF DINNER: Members - \$10.00 Non-Members (Guests) - \$20.00
SELECTIONS: (#1) Stuffed Chicken Breast or (#2) Sliced Beef with Mushrooms

Please reserve for members (<i>please print</i>):		Please reserve for non-members (<i>please print</i>):	
Name _____	Choice _____	Name _____	Choice _____
Name _____	Choice _____	Name _____	Choice _____
Name _____	Choice _____	Name _____	Choice _____
Name _____	Choice _____	Name _____	Choice _____

Please mail or drop off your reservations with the correct amount to the Credit Union by Friday, April 8, 2016.