

# CU Wire

MERCER COUNTY COMMUNITY FEDERAL CREDIT UNION

FALL 2016



## HOME IMPROVEMENT LOANS

Now is the perfect time to tackle home improvements or consolidate debt. See us today for all your home loan needs!

RATES AS LOW AS:

# 2.75%

FOR TERMS UP TO 60 MONTHS

**ADDITIONAL REDUCED RATES AND TERMS AVAILABLE UP TO 15 YEARS**

**FIXED RATE MINIMUM NEW LOAN \$10,000**

\*APR Annual Percentage Rate effective September 1, 2016 subject to change. All loans based on creditworthiness and subject to credit approval. Call for details. Membership eligibility required.

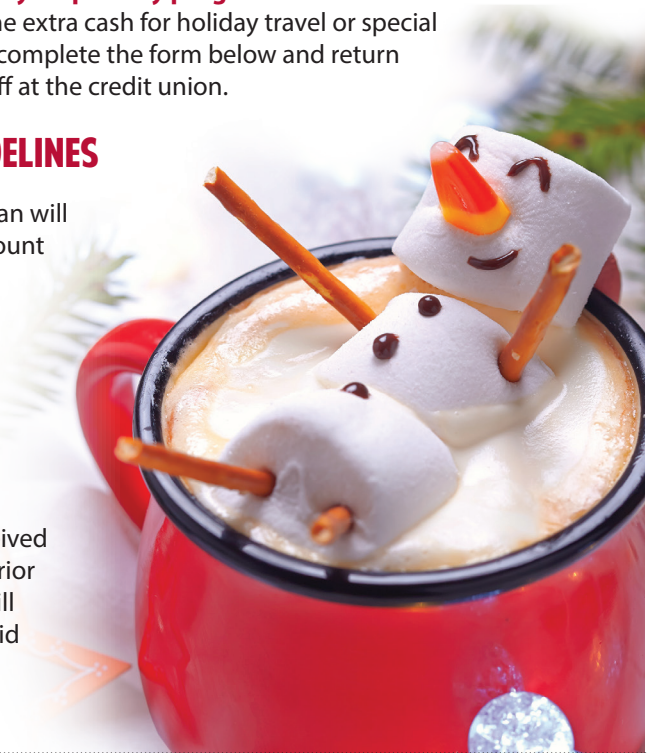


## AHHHH, SKIP-A-PAY!

Take advantage of our **Holiday Skip-A-Pay program** and take the stress out of the season. Use the extra cash for holiday travel or special gifts. It's easy to apply. Simply complete the form below and return it to us by mail, fax or drop it off at the credit union.

### SKIP-A-PAYMENT GUIDELINES

1. Processing fee of \$25 per loan will be deducted from your account unless check is enclosed.
2. Loans cannot be past due. All real estate loans are not eligible.
3. Application and approval required for each loan.
4. Applications should be received at least five business days prior to loan due date. Interest will continue to accrue on unpaid balances through skipped payment period.



### HOLIDAY SKIP-A-PAY APPLICATION



Name: \_\_\_\_\_

Account # \_\_\_\_\_

Loan Payment Amount: \_\_\_\_\_ Skip:  November **or**  December **or**  January Payment

Loan Payment Amount: \_\_\_\_\_ Skip:  November **or**  December **or**  January Payment

How is your loan paid? (circle one) Cash/Check Payroll Deduction Internal Transfer

Please deduct the \$25.00 processing fee from my (circle one) Savings Checking Enclosed

Signature \_\_\_\_\_

Joint Signature (if applicable) \_\_\_\_\_

Skipped payments do not extend the term of any credit insurance policy you may have obtained through the credit union as part of your loan.

By signing above, you authorize the Credit Union to extend the due date of your final loan payment by one month. The \$25.00 processing fee per loan will be deducted from your account selected above unless payment is enclosed. Interest will continue to accrue on unpaid balances through skipped payment period.

#### For Credit Union Use Only

Account # \_\_\_\_\_

Suffix \_\_\_\_\_

Pay Code \_\_\_\_\_

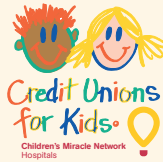
Next Due \_\_\_\_\_

Process Date \_\_\_\_\_

Fee \_\_\_\_\_

Advance Due Date \_\_\_\_\_ Payroll

# MERCER COUNTY COMMUNITY FCU TAKES PART IN CMN MIRACLE JEANS DAY



Once again, Mercer County Community FCU participated in the **Children's Miracle Network - Miracle Jeans Day** on September 14, 2016. During the weeks prior to September 14, the credit union collected \$500 in donations from members and staff to help local children at the Akron Children's Hospital Mahoning Valley.

Mercer County Community FCU wishes to thank all of our members for their generous donations. Every dollar raised stays right here in our community to support programs and services which benefit our local children.



Pictured above (seated center) Board Chair, Connie George and credit union staff proudly support Children's Miracle Network - Miracle Jeans Day.

## ONLINE BILL PAY SYSTEM UPGRADE TO "OneClick"

We're excited to bring you a new, simpler way to use our online bill pay. Now you can manage your payments with more options, set up alerts, or even send a payment with a greeting card. There's even a Live Chat feature to help you get started. If you have any questions, feel free to call toll free 1-877-261-5793 and one of our bill pay specialists will be happy to assist you.



## INTRODUCING VISA PURCHASE ALERTS

Know where your money is going. Get a text or email whenever you pay with your Visa debit or credit card. With Visa Purchase Alerts it's easy to track your spending and know exactly when purchases are made. Start receiving alerts today. Simply visit [www.VisaPurchaseAlerts.com](http://www.VisaPurchaseAlerts.com) to enroll.

In addition to Visa Purchase Alerts, your credit union is always monitoring your account for fraud. Recently, we've enhanced our fraud prevention tools to include **SecurLock** Fraud Text Alerts. If we see something suspicious, we'll send you a text. Simply respond whether the transaction was yours or not. And don't worry - if you miss our text we'll also try to call or email you. Remember, we'll never ask for personal information. If you have any questions, please call the credit union.

## SAVINGS RATE SCHEDULE

October 1, 2016

	Minimum To Open	Rate	APY*
<b>Share Savings**</b>	\$5.00	.20%	.20%
<b>Holiday Club</b>	\$5.00	.20%	.20%
<b>Vacation Club</b>	\$5.00	.20%	.20%
<b>Checking**</b>	None	.10%	.10%
<i>(**For savings \$50.00 minimum daily balance required to earn stated APY. For checking average daily balance of \$100 required to earn stated APY.)</i>			
<b>IRA Shares</b>			
<b>Traditional &amp; Roth</b>	\$500	.75%	.75%
<b>Share Certificates (CDs)</b>	<b>Minimum to earn APY</b>	<b>Rate</b>	<b>APY*</b>
<b>6 Month</b>	\$1,000	.35%	.35%
<b>12 Month</b>	\$1,000	.50%	.50%
<b>24 Month</b>	\$2,500	.65%	.65%
<b>36 Month</b>	\$2,500	.75%	.75%

\*APY - Annual Percentage Yield  
Rates subject to change.

Federally Insured by NCUA.

## FEE SCHEDULE

Effective November 1, 2016

Services	Fee
<b>Overdraft</b>	\$25.00/Item
<b>NSF</b>	\$25.00/Item
<b>Copy of Check</b>	\$5.00/Copy
<b>Returned Item</b>	\$15.00/Item
<b>Stop Payment</b>	\$15.00/Request
<b>Personal Checks</b>	Prices vary depending on style.
<b>Other Services</b>	<b>Fee</b>
<b>Account Activity Printout</b>	\$2.00/Printout
<b>Account Reconciliation</b>	\$20.00/Hour
<b>Account Research</b>	\$20.00/Hour
<b>Cashier's Check</b>	\$5.00/Check
<b>Deposited Item Return</b>	\$15.00/Item
<b>Dormant Account</b>	\$1.00/Month after 1 Year
<b>Money Order</b>	\$1.00/Money Order
<b>Non-Member Check Cashing</b>	\$5.00/Item
<b>Notary</b>	No Fee
<b>Official Check</b>	\$1.00/Check
<b>Returned Mail</b>	\$2.00/Item
<b>Signature Guarantee (Medallion)</b>	\$5.00/Each
<b>VISA Card Replacement</b>	\$5.00/Card
<b>VISA Gift Card</b>	\$3.00/Card
<b>Wire Transfer (Incoming)</b>	\$5.00/Transfer
<b>Wire Transfer (Outgoing)</b>	\$15.00/Transfer
<b>Wire Transfer (International)</b>	\$30.00/Transfer
<b>REG D Excess Transfers/ACH (Applies to Savings Only)</b>	\$1.00/Each after 6 per month
<b>Account Closure</b>	\$5.00/If closed within 90 days
<b>Foreign Check Processing (Foreign Bank fees will apply)</b>	\$20.00/Item
<b>Account Escheat</b>	\$25.00/Account

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



## 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.
- 3. Streamline Financing** on our website by connecting with dealers that you know are working with Mercer County Community FCU.

### Participating auto dealers:

- Apostolakis Honda
- Greenwood Hubbard Chevrolet
- Lakeland Chrysler Dodge
- Mel Grata Chevrolet-Toyota-Scion
- Montrose Buick-GMC-Cadillac
- Shenango Honda
- Bill McCandless Ford
- Bob and Chuck Eddy Cadillac-Chevrolet-Buick
- Gordons Auto Sales, Inc.

To get started, simply visit us online at [www.mercomfcu.org](http://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!**



## SHERPA IDENTITY PROTECTION: YOUR TRUSTED GUIDE FOR PERSONAL DATA SECURITY

Identity Theft is the fastest growing crime in America. Defend yourself and your family against a growing problem with SHERPA Identity Protection.

Visit [www.mercomfcu.org](http://www.mercomfcu.org) for more information.



# RATES ARE FALLING!

**NEW AUTO LOANS**

AS LOW AS **1.99%** APR\*

**USED AUTO LOANS**

AS LOW AS **3.24%** APR\*

\*Annual Percentage Rate effective 9/25/16 subject to change. All loans based on creditworthiness and subject to credit approval. Membership eligibility required.



Federally Insured by NCUA

## INTERNATIONAL CREDIT UNION DAY CELEBRATES THE AUTHENTIC DIFFERENCE



On October 20, 2016, credit unions around the world will celebrate International Credit Union Day. Since 1948, on the third Thursday of every October, credit unions have celebrated a simple but radical idea—that by working together, people can improve their financial well-being. “The Authentic Difference,” this year’s theme, is the foundational philosophy of the credit union movement, going back to the very beginning.

So when we wish you a Happy International Credit Union Day at Mercer County Community FCU, know that we’re thanking you for belonging to a movement that’s helping your neighbors—and people around the world—grow and thrive and follow their dreams. **As part of the celebration, be sure to stop by the credit union for special giveaways on Thursday and Friday, October 20 & 21, 2016!**

## CU COMMUNITY SHRED DAY

Helping to protect our member’s personal information, Mercer County Community FCU will be offering shredding services for our members on Saturday, October 22, 2016.

Shred-It will have an on-site shredder truck and an employee of the company to do the shredding. Any sensitive materials containing social security or account numbers or cancelled checks should be shredded.

You can include any type of paper or file folders, no need to remove staples, paper clips, rubber bands or small binders. Please do not bring cardboard, old newspapers, telephone books, hard copy books, plastics or metals, or hazardous materials.



**WHEN:** October 22, 2016  
9:00 AM-12:00 PM

**WHERE:** Sharon Office Parking Lot  
428 Sharpsville Avenue

## KID'S CORNER

All kids who visit the credit union during October will receive a prize from the treasure chest.





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.**



Surcharge-Free  
ATM Network

**SAVE THE DATE!** 2017 ANNUAL MEETING • Saturday, April 8, 2017 at the Park Inn by Radisson, West Middlesex, PA

**HOLIDAY LOAN SPECIAL**  
**\$5,000 FOR 36 MONTHS**

RATES AS  
LOW AS

**4.49%\***  
APR



\*Annual Percentage Rate effective September 1, 2016 subject to change. Rates and terms based on credit qualifications and subject to credit approval. Call the Credit Union for specific rate and term qualifications.

**HOLIDAY CLOSINGS 2016**

**Columbus Day** • October 10  
**Veterans Day** • November 11  
**Thanksgiving** • November 24

**Christmas** • December 25 & 26  
**New Year's Day** • January 1 & 2, 2017  
*Hermitage Drive-Thru open until 1pm Dec. 24th*

**2016 HOLIDAY CLUBS**

Holiday Club funds will be available in your checking account on October 3, 2016. If you do not have a checking account, the money will transfer to your share (savings) account.

**OPEN YOUR 2017 HOLIDAY CLUB**

Starting October 3, 2016, you may deposit to a Holiday Club for 2017. Make your deposits by payroll deduction, direct deposit, monthly transfers, or visit the office.



**DORMANT ACCOUNT REMINDER**

Please be sure to keep your account active by initiating at least one transaction per year. Accounts are considered dormant and assessed a dormant account fee of \$1.00 per month when no activity has taken place after one year.

By law, our credit union is required to transfer (escheat) funds from inactive accounts to the PA State Treasury after three years of inactivity. For this reason, we want to keep all member accounts active. Please call the credit union if you have any questions.

**GIVE THE PERFECT CHRISTMAS GIFT**

VISA Gift Cards from MCCFCU.  
Gift Cards are also perfect for graduations, weddings, anniversaries, birthdays, or any occasion.