

# CU Wire

MERCER COUNTY COMMUNITY FEDERAL CREDIT UNION

SPRING 2017

## THIS YEAR WE'RE CELEBRATING OUR 60<sup>TH</sup> ANNIVERSARY

It's an exciting milestone that's directly attributable to you, our members, and your loyal support over the years. To show our thanks and appreciation, we'll have special promotions and events throughout the year. Be sure to check out all the special offers in this newsletter, and don't forget to send in your reservation to attend our Annual Meeting on April 8, 2017 where we'll begin our year-long Anniversary Celebration. It's going to be an exciting and fun-filled night as we commemorate our 60 years of making a difference in our community!



## WE'RE KICKING OFF OUR CELEBRATION BY OFFERING A SPECIAL 6 MONTH CERTIFICATE AT 1.06%<sup>APY\*</sup>

This is a limited time special available from April 1, 2017 through April 30, 2017 only.

\*Annual Percentage Yield. Minimum \$600 deposit, maximum \$6,000 deposit to earn the stated APY. Limit one special 6 month certificate per member. Rate subject to change. Federally Insured by NCUA.

## LOOKING TO BUY A NEW CAR?

Save time by shopping online first. Visit us online at [www.mercomfcu.org](http://www.mercomfcu.org) and click on **CU Direct AutoSmart** to browse vehicles from participating local dealerships and get pre-approved for your loan.



## LET'S Celebrate!

## Visa Credit Card 2.9% APR\* on Balance Transfers for 6 Months!

Now's the perfect time to move those high rate credit card balances from other accounts to Mercer County Community FCU!

- No balance transfer fee
- No annual fee
- Online account access at [EZCardInfo.com](http://EZCardInfo.com)

\*Annual Percentage Rate. Offer valid **April 1, 2017 through September 30, 2017** on balance transfers and new accounts opened during this time period. After September 30, 2017, the APR will be **9.49%**. Subject to credit approval. Not valid on current MCCFCU loan balances.

## TAKE ADVANTAGE OF OUR 60TH ANNIVERSARY LOAN SPECIAL

\$6,000 FOR 48 MONTHS RATES AS LOW AS: **6.00% APR\***

\*Annual Percentage Rate effective March 1, 2017. Subject to change. Dates and terms based on credit qualifications and subject to credit approval.

## Drive Happy!

You'll be driving happy with a low rate loan from Mercer County Community FCU and a **FREE \$25 GAS CARD!**

Whether you're buying a new car, or refinancing your loan from another lender, we can help. Apply right at the dealership, shop online, or stop by the credit union.



**NEW AUTO LOANS**  
AS LOW AS **2.49% APR\***

**USED AUTO LOANS**  
AS LOW AS **3.24% APR\***

\*Annual Percentage Rate effective 3/1/2017, subject to change. All loans based on creditworthiness and subject to credit approval. Minimum loan amount for \$25 gas card is \$10,000.



SallieMae

## STUDENT LOANS

Now You Can Pay for College the Smart Way with the Smart Option Student Loan® by Sallie Mae®.

- Competitive Interest Rates
- 3 Repayment Options
- No Origination Fee

For Degree Granting Institutions

Applying is easy – visit our website at [www.mercomfcu.org](http://www.mercomfcu.org) and click on **LOANS** to apply online.

## STUDENT SERVICES

We have other services available to our college students. If you open a checking account, you can have access to a **Visa debit card** and **mobile banking and mobile deposit**.

Students can apply for a **Visa credit card** with a parent or guardian as a co-applicant for unexpected college expenses. Each spring the credit union also sponsors **scholarship awards** for anyone pursuing higher education. Make sure you take advantage of all that MCCFCU has to offer!

## TRADITIONAL & ROTH IRA

Choose when to save on taxes!

This year's tax deadline is April 18, 2017. Until then, you can contribute to an IRA for 2016.

## 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. You'll need to use the credit union routing number 2433 8496 5 and your account number to set up direct deposit. To verify your credit union account number, please call either office.

# CONVENIENCE ON THE GO... MOBILE BANKING AND MOBILE CHECK DEPOSIT!



With Mercer County Community FCU Mobile Banking, you can access your account no matter where your travels take you. So leave your laptop at home – your Credit Union is already with you – safe and secure, on your smartphone.

If you haven't signed up for Mobile Banking, it's easy to get started. First, you need to be signed up for home banking before you can activate mobile banking. Once you have home banking, simply follow the steps below.

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**. 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.

## HOME EQUITY LOAN

See what a home equity loan can do for you!

Let us help you with home improvements, bill consolidation, vacation, or tuition. Fixed rate terms up to 15 years. Minimum new loan \$10,000.

RATES AS LOW AS

# 3.00%\* APR

\*APR-Annual Percentage Rate. Effective 3/1/2017, subject to change. All loans based on creditworthiness and subject to credit approval. Call for details.



## BUYING A NEW HOME?

## GET ANSWERS FROM THE EXPERTS

You're invited to a **complimentary Home Buying Seminar** hosted by Mercer County Community FCU. 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



**WHEN: Wednesday, April 19, 2017  
6:00 PM – 7:30 PM**

**WHERE: Shenango Valley Chamber of Commerce Founders Room  
41 Chestnut St. Sharon, PA 16146**

Get advice from a Mortgage Originator and we'll also have real estate agents 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 14, 2017. Come learn all you need to know to purchase the home of your dreams!*

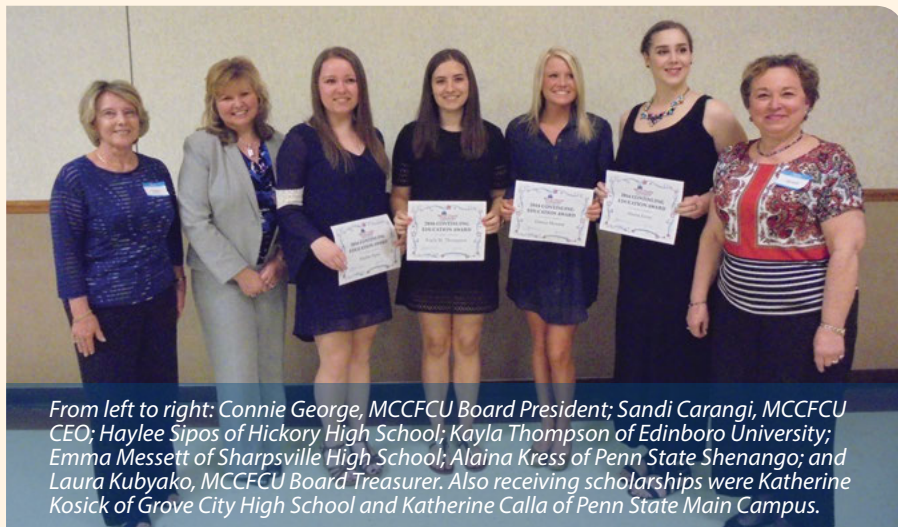


## 2017 CONTINUING EDUCATION AWARDS

Mercer County Community Federal Credit Union will present their 17th Annual Continuing Education Awards at the Annual Dinner Meeting on Saturday, April 8, 2017. The awards total \$6,000 and are for the 2017-2018 academic year. They are open to any 2017 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](http://www.mercomfcu.org) or by visiting the Credit Union. Please return the application and essay by mail or in person by Friday, March 17, 2017. For questions or more information, please call either office.

## 2016 CONTINUING EDUCATION AWARD WINNERS:



From left to right: Connie George, MCCFCU Board President; Sandi Carangi, MCCFCU CEO; Haylee Sipos of Hickory High School; Kayla Thompson of Edinboro University; Emma Messett of Sharpville High School; Alaina Kress of Penn State Shenango; and Laura Kubyako, MCCFCU Board Treasurer. Also receiving scholarships were Katherine Kosick of Grove City High School and Katherine Calla of Penn State Main Campus.

## SAVINGS RATE SCHEDULE

March 1, 2017

	Minimum To Open	Rate	APY*
Share Savings**	\$5.00	.20%	.20%
Holiday Club	\$5.00	.20%	.20%
Vacation Club	\$5.00	.20%	.20%
Checking**	None	.10%	.10%

(\*\*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

March 1, 2017

Services	Fee
Overdraft	\$25.00/Item
NSF	\$25.00/Item
Copy of Check	\$5.00/Copy
Returned Item	\$15.00/Item
Stop Payment	\$15.00/Request
Personal Checks	Prices vary depending on style.
<b>Other Services</b>	<b>Fee</b>
Account Activity Printout	\$2.00/Printout
Account Reconciliation	\$20.00/Hour
Account Research/Verification	\$20.00/Hour
Cashier's Check	\$5.00/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	\$1.00/Check
Returned Mail	\$2.00/Item
Signature Guarantee (Medallion)	\$5.00/Each
VISA Card Replacement	\$5.00/Card
VISA Gift Card	\$3.00/Card
Wire Transfer (Incoming)	\$5.00/Transfer
Wire Transfer (Outgoing)	\$15.00/Transfer
Wire Transfer (International)	\$30.00/Transfer
REG D Excess Transfers/ACH (Applies to Savings Only)	\$1.00/Each after 6 per month
Account Closure	\$5.00/If closed within 90 days
Foreign Check Processing (Foreign Bank fees will apply)	\$20.00/Item
Account Escheat	\$25.00/Account

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

Give a Hoot About Saving



CREDIT UNIONS CELEBRATE YOUTH.

## MERCER COUNTY COMMUNITY FCU ENCOURAGES YOUTH TO GIVE A HOOT ABOUT SAVINGS

Learning to save for what you want in life is a crucial life skill, but it's one too few young people are learning. That's why for financial literacy month in April, Mercer County Community FCU is focusing on helping young people develop good saving habits.

The theme for Youth Month is "Give a Hoot About Saving." Owls represent wisdom, and nothing is wiser than learning to save for one's future goals. The credit union is encouraging young people to save for something they care about and offering prizes for participating. So be sure to stop by the credit union for special youth giveaways all month long in April!



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.



## ANNUAL DINNER MEETING... JOIN US



**SATURDAY, APRIL 8, 2017**

**PARK INN BY RADISSON SHARON-RT. 18 & I-80**  
3377 NEW CASTLE RD., WEST MIDDLESEX, PA 16159

**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. Every member has equal ownership and this is your chance to vote.

**MARK YOUR CALENDARS AND SEND YOUR RESERVATIONS TODAY!**

## ANNUAL DINNER RESERVATION

**COST OF DINNER:** Members - \$10.00 Non-Members (Guests) - \$20.00  
**SELECTIONS:** (#1) Stuffed Chicken Breast or (#2) Swiss Steak

Please reserve for members (*please print*):

Please reserve for non-members (*please print*):

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, March 31, 2017.*

## MERCER COUNTY COMMUNITY FCU NOTICE OF ELECTION OF DIRECTORS

Our Board of Directors currently consists of seven members, each serving a three-year term. If you would like to run for a board position, or receive information about the duties and responsibilities, 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, 2017.

*This year's election will be held at the Annual Dinner Meeting on April 8, 2017.*

## HOLIDAY CLOSINGS

**Memorial Day** • May 29  
**Independence Day** • July 4  
**Labor Day** • September 4  
**Columbus Day** • October 9  
**Veterans Day** • November 11  
**Thanksgiving** • November 23  
**Christmas** • December 25