

# CU Wire

MERCER COUNTY COMMUNITY FEDERAL CREDIT UNION

FALL 2017



*Your new car  
is waiting!*

You'll be driving happy  
with a low rate loan from  
Mercer County Community  
Federal Credit Union.

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

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

\*Annual Percentage Rate effective 10/01/2017, subject to change.  
All loans based on creditworthiness and subject to credit approval.  
Limited time offer. Membership eligibility required.  
Federally Insured by NCUA.



**LOOKING TO BUY  
A NEW CAR?**

*Save time by shopping online first.*

Visit us 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.



## Enjoy the Holidays with 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 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



# HOME EQUITY LOAN

Spruce up your home  
for the holidays!

RATES AS LOW AS

# 3.00%\*

APR

\*Annual Percentage Rate effective 10/01/2017, subject to change.  
Loans based on creditworthiness and subject to credit approval.  
Limited time offer. Call for details. Membership  
eligibility required. **Federally Insured by NCUA.**



## PROTECT YOUR PERSONAL INFORMATION

You may have heard, Equifax, one of the three major consumer reporting agencies announced a breach impacting an estimated 143 million U.S. consumers. This could potentially lead to fraudulent activity, so be sure to visit Equifax's website to determine if your personal information was impacted.

In addition, you can protect yourself with Sherpa Identity Protection, a leading provider of fraud detection services. They provide proactive monitoring to quickly identify fraudulent activity.

Sherpa has three levels of protection to fit every need and budget. Visit [www.mercomfcu.org](http://www.mercomfcu.org) for pricing and information on signing up today.



# THE Celebration

## CONTINUES WITH A SPECIAL 6 MONTH CERTIFICATE AT

# 1.16%\*

APY

AVAILABLE FROM  
OCTOBER 1-31, 2017

We continue to celebrate this exciting milestone that's directly attributed to you, our members, and your loyal support. We're proud to commemorate our 60 years of making a difference in our community!

\*Annual Percentage Yield. Minimum \$600 deposit, maximum \$60,000 deposit to earn the stated APY.  
Limit one special 6 month certificate per member. Rates subject to change. **Federally Insured by NCUA.**

CELEBRATING  
**60**  
Years  
1957-2017

## INTERNATIONAL CREDIT UNION DAY

ON OCTOBER 19, CREDIT UNIONS  
AROUND THE WORLD WILL CELEBRATE.



This year's theme is "Dreams Thrive Here," a celebration of how credit unions help people achieve their biggest goals in life. As part of the celebration, be sure to stop by the credit union for special giveaways the week of Monday, October 16 through Friday, October 20.

**What is International Credit Union Day?** A day when credit unions celebrate the credit union movement and show appreciation for their members that started in 1948, and occurs every year on the third Thursday in October.

**What is a Credit Union?** Credit unions are not-for-profit financial cooperatives. We offer the same services as other financial institutions, but return our profits to members. That's why we have better rates and fewer fees. Owned by our members, our money stays in the community and we work for you—not far away shareholders.

## 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 28, 2017.

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 28, 2017  
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.





# MERCER COUNTY COMMUNITY FCU SUPPORTS CHILDREN'S MIRACLE NETWORK ON MIRACLE JEANS DAY



Mercer County Community Federal Credit Union employees participated in Children's Miracle Network's Miracle Jeans Day on Wednesday, September 13, 2017. Employees from the Hermitage and Sharon offices donated \$5 so they could wear jeans along with their "Credit Unions for Kids" t-shirts to show their support. Sarah Podolan from Akron Children's Hospital Mahoning Valley (pictured above) accepted a \$500 check from the credit union.

## CREDIT UNION INVESTS \$1,500 IN JUNIOR ACHIEVEMENT



Mercer County Community Federal Credit Union recently donated \$1,500 to Junior Achievement of Western PA to support Financial Literacy efforts in Mercer County. This donation was made possible through a financial literacy award the credit union received from the PA Credit Union Foundation. Erin Sekerak and Dale Shatto from Junior Achievement of Western PA accepted the

check from credit union CEO, Sandi Carangi, and members of the staff. Through a partnership with Junior Achievement, the credit union has provided financial lessons to nearly 500 local high school students over the past 2016-2017 school year.

After participating in the JA program, students were able to recognize the fundamental elements of their personal finances, through saving and investing; credit and risk management; and budgeting. Most importantly, the students learned how to effectively manage their finances and how this will impact their financial future.

**Mercer County schools can participate in the program by contacting the credit union at 724-981-9410.**

## COURTESY PAY – OVERDRAFT PROTECTION COMING SOON!

Beginning January 2018, we're introducing a new courtesy pay program on share draft checking accounts. Many of us have found ourselves facing an occasional cash shortfall or accidental bounced check. With Courtesy Pay, rather than declining an insufficient fund item that you may have, we'll consider authorizing and paying your reasonable overdrafts and apply our standard NSF fee of \$25 per item to your account.

With Courtesy Pay Overdraft Protection, our intention is to provide you with another resource to help you manage your account and avoid the embarrassment and frustration of returned checks and additional merchant fees. Watch your mail for more information to come in November 2017.

## SAVINGS RATE SCHEDULE

October 1, 2017

	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%
(**For savings \$50.00 minimum daily balance required to earn stated APY. For checking average daily balance of \$100 required to earn stated APY.)			
<b>IRA Shares</b>			
<b>Traditional &amp; Roth</b>	\$500	1.00%	1.00%
<b>Share Certificates (CDs)</b>	<b>Minimum to earn APY</b>	<b>Rate</b>	<b>APY*</b>
<b>6 Month</b>	\$1,000	.50%	.50%
<b>12 Month</b>	\$1,000	.65%	.65%
<b>24 Month</b>	\$2,500	.75%	.75%
<b>36 Month</b>	\$2,500	1.00%	1.00%

\*APY – Annual Percentage Yield

Rates subject to change.

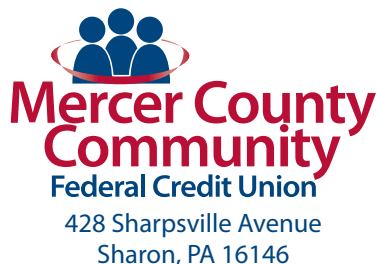
Federally Insured by NCUA.

## FEE SCHEDULE

October 1, 2017

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/Verification</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>	\$7.00/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
<b>Levy/Garnishment/Court Order (Attorney fees will also apply)</b>	\$25.00/Account
<b>IRA Transfer (To another institution)</b>	\$25.00/Account

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



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](http://WWW.MERCOMFCU.ORG)  
[CONTACT@MERCOMFCU.ORG](mailto:CONTACT@MERCOMFCU.ORG)

Routing #2433 8496 5  
Federally Insured By NCUA.



Surcharge-Free  
ATM Network



## SAME DAY ACH: MOVING PAYMENTS FASTER

On September 15, 2017, a new rule regarding ACH (*Automated Clearing House*) transactions mandates that debit transactions post to your checking account the same day. This allows faster ACH payments between consumers, businesses, and financial institutions.

Transactions such as ACH payments and purchases will post multiple times throughout the business day. To avoid any overdraft fees, make sure your account has sufficient funds to cover any same-day debits that you may have authorized to post to your account.

For more information visit our website at [www.mercomfcu.org](http://www.mercomfcu.org) or call us at 724-981-9410.

## 60TH ANNIVERSARY HOLIDAY LOAN SPECIAL

**\$6,000**  
FOR 48 MONTHS

RATES AS  
LOW AS

**6.00%\***  
APR

\*APR-Annual Percentage Rate. Effective 10/1/2017, subject to change. All loans based on creditworthiness and subject to credit approval. Call for details.



## HOLIDAY CLOSINGS

**Columbus Day** • October 9  
**Veterans Day** • November 11  
**Thanksgiving** • November 23  
**Christmas** • December 25  
**New Year's Day** • January 1



## 2017 HOLIDAY CLUBS

Holiday Club funds will be available in your checking account on October 2, 2017. If you do not have a checking account, the money will transfer to your share (savings) account.

## OPEN YOUR 2018 HOLIDAY CLUB

Starting October 2, 2017, you may deposit to a Holiday Club for 2018. Make your deposits by payroll deduction, direct deposit, monthly transfers, or visit the office.