

# CU Wire

MERCER COUNTY COMMUNITY FEDERAL CREDIT UNION

FALL 2018

## RENOVATING TO SERVE YOU BETTER



Major improvements are underway at our Sharon Office, located at 428 Sharpsville Avenue. When completed, our new facility will be nearly 3,500 square feet and have five new offices; expanded drive-thru lanes with state-of-the-art video monitors; along with a larger open-concept lobby.

During the renovation project, you can count on the same friendly, knowledgeable staff to assist you at the mobile branch located in the parking lot on Sharpsville Avenue. Construction for our new facility is scheduled to be completed in December 2018. In addition to the mobile branch, you can also visit our Hermitage branch at 559 North Hermitage Road in Hermitage, PA.

So please pardon our mess, but when completed, the new look is going to impress!

Be sure to check out our website at [www.mercomfcu.org](http://www.mercomfcu.org) to see the transformation.

## Treat Yourself This Holiday 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 your check is enclosed.
2. Loans cannot be past due. New loans (less than 3 months) and 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. New loans not eligible. Loans paid through ACH/direct deposit require extra processing.

### For Credit Union Use Only

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

Suffix \_\_\_\_\_

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

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

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

Fee \_\_\_\_\_

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



## 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
- Montrose Buick-GMC-Cadillac
- Shenango Honda
- Bill McCandless Ford
- Gordons Auto Sales, Inc.
- Team Lake Road Auto Sales
- Taylor Chevrolet Toyota of Hermitage
- Diehl Automotive Group
- Taylor Kia of Boardman
- Preston Toyota

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.



## CERTIFIED FINANCIAL COUNSELORS

Congratulations to loan manager, Suzy Taylor and loan officer, Jessica Phipps – both recently received their Certified Financial Counselor designations. Members can request appointments to receive financial guidance and help with budgeting, bill consolidation and more. To request an appointment, please call the credit union at 724-981-9410.

### Time for a New Ride

WE HAVE THE LOAN  
FOR YOU AT MCCFCU

#### NEW AUTO LOANS

AS LOW AS **2.99%** APR\*

#### USED AUTO LOANS

AS LOW AS **3.99%** APR\*

\*Annual Percentage Rate effective 10/1/2018. Subject to change. All loans based on credit worthiness and subject to credit approval.



### SPRUCE UP YOUR HOME FOR THE HOLIDAYS WITH A HOME EQUITY LOAN

AS LOW AS **3.99%** APR\*

\*Annual Percentage Rate effective 10/1/2018, subject to change. Loans based on creditworthiness and subject to credit approval.



## 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 20, 2018.

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. Thank you!



**WHEN:** Saturday, October 20, 2018  
9:00 AM-12:00 PM

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

## DEPOSITING A CHECK USING MOBILE BANKING

Please note that new Federal Regulations require all checks using Mobile Banking and the Remote Check Deposit feature, to use a special endorsement. All members currently using Mobile Banking were sent a letter explaining the new endorsement requirements.

To properly endorse a check, be sure to sign it on the back exactly as it appears on the "payable to" line and include the words: **"For mobile deposit only at MCCFCU"** or **"For mobile deposit only at Mercer County Community FCU."** Duplicate presentment of checks and images at the Credit Union or any other depository institution is considered fraud. If you have questions, please call us at 724-981-9410.



# INTERNATIONAL CREDIT UNION DAY

ON OCTOBER 18, CREDIT UNIONS AROUND THE WORLD WILL CELEBRATE.

This year, we're celebrating International Credit Union Day's platinum anniversary, a chance to look back after 70 years and be thankful for the lives and communities that have been improved by the unique principles and actions of the credit union movement. October 18, 2018, will mark the 70th anniversary of International Credit Union Day and this year's theme is "Find Your Platinum Lining."

Credit unions all over the world will be celebrating the history and the success of the "People-not-Profit" philosophy. This year's theme emphasizes the credit union movement's loyalty to its members and its mission to provide financial support and guidance. Today, over 235 million people are served by credit unions in 109 countries and 6 continents.

Join us on Thursday, October 18 to celebrate ICU Day. As part of the celebration, be sure to stop by the credit union for special giveaways!



## SAVINGS RATE SCHEDULE

October 1, 2018

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

IRA Shares			
Traditional & Roth	\$500	2.00%	2.00%
Share Certificates (CDs)			
	Minimum to earn APY	Rate	APY*
6 Month	\$1,000	1.00%	1.00%
12 Month	\$1,000	1.25%	1.25%
24 Month	\$2,500	1.75%	1.75%
36 Month	\$2,500	2.25%	2.25%
48 Month	\$2,500	2.75%	2.75%

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

Federally Insured by NCUA.

## COURTESY PAY – OVERDRAFT PROTECTION

**Courtesy Pay** is a non-contractual overdraft protection service we offer to members with an eligible checking account. As long as you maintain your checking account in good standing, we may cover checks, automatic bill payments, and other debit transactions up to an approved limit of \$500. Courtesy Pay does not guarantee that Mercer County Community FCU will pay your insufficient items. However, if you should have an overdraft, your account will be charged the standard Non-Sufficient Funds (NSF) fee of \$25.

With Courtesy Pay, our intention is to provide you with another resource to help you manage your occasional cash shortfall. *If you would also like overdraft coverage for your ATM withdrawals and everyday debit card purchases, simply ask us by calling 724-981-9410.*

We believe **Courtesy Pay** is one more way we can help you meet your financial needs. For more details or if you have questions please refer to our Courtesy Pay Policy online or call us at 724-981-9410.

## FEE SCHEDULE

October 1, 2018

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.

Other Services	Fee
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	\$7.00/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 also apply)	\$20.00/Item
Account Escheat	\$25.00/Account
Levy/Garnishment/Court Order (Attorney fees will also apply)	\$25.00/Account
IRA Transfer (To another institution)	\$25.00/Account

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

## IN THE COMMUNITY...



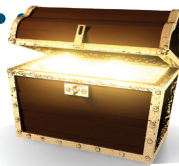
LEFT: Our Board Members and Supervisory Committee at Member Appreciation Day

RIGHT: Financial Fitness Day at Mercer County Schools Career Fair



## 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

**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 - 5:30pm  
Saturday 9am - Noon

**WWW.MERCOMFCU.ORG**  
**CONTACT@MERCOMFCU.ORG**

**Routing #2433 8496 5**  
**Federally Insured By NCUA.**



Surcharge-Free  
ATM Network

PRSRT STD  
U.S. POSTAGE  
PAID  
SCP GROUP

**SAVE THE DATE!** 2019 ANNUAL MEETING • Saturday, April 13, 2019 at the Park Inn by Radisson, West Middlesex, PA

# HOLIDAY LOAN SPECIAL

**\$6,000 FOR 36 MONTHS**

RATES AS  
LOW AS

**5.99%\***  
APR



\*Annual Percentage Rate effective October 1, 2018 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 2018

**Columbus Day** • October 8  
**Veterans Day** • November 12  
**Thanksgiving** • November 22

**Christmas Eve** • Closing at 1:00pm  
**Christmas** • December 25  
**New Year's Day** • January 1, 2019

## 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.

## 2018 HOLIDAY CLUBS

Holiday Club funds will be available in your checking account on October 1, 2018. If you do not have a checking account, the money will transfer to your share (savings) account.

## OPEN YOUR 2019 HOLIDAY CLUB

Starting October 1, 2018, you may deposit to a Holiday Club for 2019. Make your deposits by payroll deduction, direct deposit, monthly transfers, or visit the office.



## GIVE THE PERFECT CHRISTMAS GIFT

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

