

CU Wire

MERCER COUNTY COMMUNITY FEDERAL CREDIT UNION

SPRING 2019



Time for a New Ride

WE HAVE THE LOAN
FOR YOU. APPLY NOW
AND GET A \$25 GAS CARD*
WITH YOUR NEW CAR!

NEW AUTO LOANS

AS
LOW
AS

2.99% APR*

USED AUTO LOANS

AS
LOW
AS

3.99% APR*

*Annual Percentage Rate effective 03/1/2019.
Subject to change. All loans based on credit
worthiness and subject to credit approval.
Minimum of \$10,000 loan to receive
\$25 gas card. Limited time offer.

GRAND OPENING *Celebration!*

We are excited to celebrate our newly
renovated credit union branch on
Sharpsville Avenue in Sharon.

Stop in and check out the larger open
concept lobby and expanded drive-thru
lanes with state-of-the-art video monitors.
All of the new updates will allow us to
continue to provide the highest quality, most
efficient member service made possible
through new banking technology. We hope
that you enjoy the updates and that they
improve your visit with us.



\$1,000 ROOM RENOVATION *Giveaway*

Celebrate with us the whole month of April and be sure to enter our giveaway for
\$1,000* towards a room renovation. Visit the credit union or check out our website for
entry forms, official rules and all the giveaway details.

*\$1,000 to be given away as Home Depot Gift Card. **MCCFCU is not affiliated with Home Depot is not a sponsor
of this promotion. The Home Depot is a registered trademark of Home Depot Product Authority, LLC.

REFRESH YOUR HOME FOR SPRING

Tap into the value of your home and get a **\$100 Home Depot gift card!*** Looking to renovate your home or consolidate debt?

A home equity loan (fixed rate) or home equity line of credit
(variable rate) can help you utilize your home's value. PLUS, for a
limited time, receive a **\$100 HOME DEPOT GIFT CARD*** with your approved loan.



HOME EQUITY LOAN

You'll receive a one-time
lump sum loan payout.

RATES AS
LOW AS **4.24% APR***

FOR TERMS UP TO 60 MONTHS

Borrow up to 80% of the value of your home.
Other rates & terms available up to 15 years.

HOME EQUITY LINE OF CREDIT

Borrow from your home as a line of
credit. You can borrow what you need,
as you need it, up to your credit limit.

CURRENT
RATE **5.50% APR***

Borrow up to 80% of the value of your
home (Variable rate based on Prime Rate + 0).

*Annual Percentage Rates effective March 1, 2019, subject to change. All loans based on creditworthiness
and subject to credit approval. Minimum loan amount of \$15,000 to qualify for \$100 Home Depot gift card.





STUDENT LOANS

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 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 your credit union has to offer!

TRADITIONAL & ROTH IRA

Choose when to save on taxes!
This year's tax deadline is April 15, 2019. Until then, you can contribute to an IRA for 2018.

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.



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

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!

- 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.

Mercer County Community FCU has partnered with the following local 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
- Phil Fitts Ford, New Castle
- Preston Ford
- Preston Toyota
- Taylor KIA of Boardman & Hermitage

**TAKE ADVANTAGE OF OUR
SPRING LOAN SPECIAL**

**\$6,000 FOR 36 MONTHS
RATES AS LOW AS:**

5.99% APR*

*Annual Percentage Rate effective 3/1/2019, subject to change.
Rates and terms based on credit qualifications and subject to credit approval.

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.

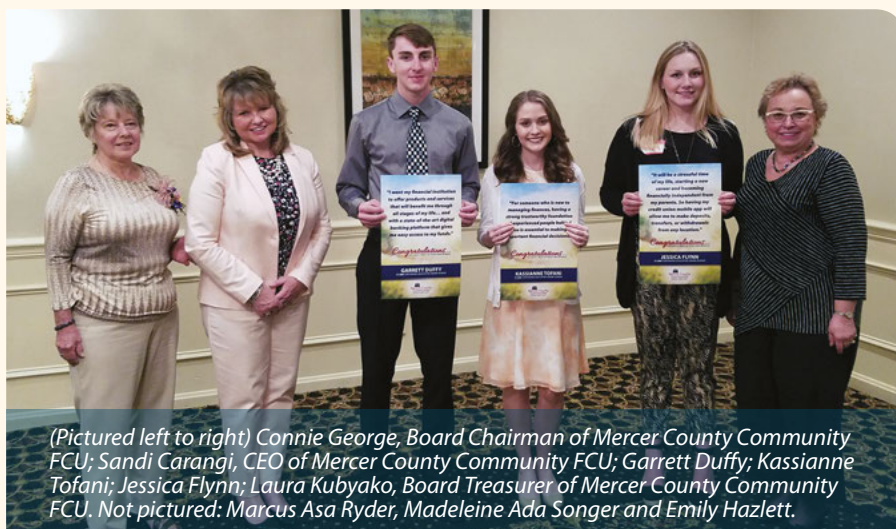
2019 CONTINUING EDUCATION AWARDS

Mercer County Community Federal Credit Union will present the 19th Annual Continuing Education Awards at the Annual Dinner Meeting on Saturday, April 13, 2019. The awards total \$5,000 and are for the 2019-2020 academic year. Awards are open to any 2019 high school senior or any student between ages 17 and 25 who is pursuing 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 either credit union location.

Please remember to submit your application to the credit union by April 1, 2019.

LAST YEAR'S CONTINUING EDUCATION AWARD WINNERS



(Pictured left to right) Connie George, Board Chairman of Mercer County Community FCU; Sandi Carangi, CEO of Mercer County Community FCU; Garrett Duffy; Kassianne Tofani; Jessica Flynn; Laura Kubyako, Board Treasurer of Mercer County Community FCU. Not pictured: Marcus Asa Ryder, Madeleine Ada Songer and Emily Hazlett.

SAVINGS RATE SCHEDULE

March 1, 2019

	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)			
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	2.50%	2.50%

*APY - Annual Percentage Yield

Rates subject to change.

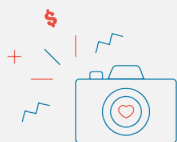
Federally Insured by NCUA.

FEE SCHEDULE

March 1, 2019

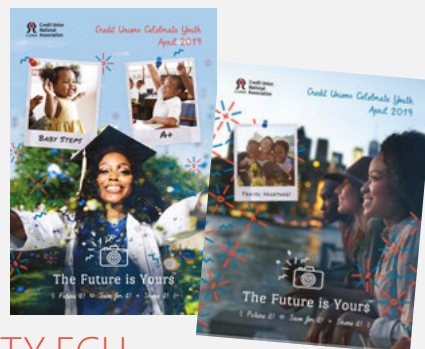
Services	Fee
Overdraft	\$25.00/Item
NSF	\$25.00/Item
Copy of Check	\$5.00/Copy
Returned Item	\$15.00/Item
Stop Payment	\$15.00/Request
Personal Checks - Box	Prices Vary
Personal Checks - Sheet	\$1.00/Sheet of 4
Account Activity Printout	\$2.00/Printout
Account Reconciliation	\$20.00/Hour
Account Research/Verification	\$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 appearing in this schedule are accurate as of the last dividend declaration date.



The Future is Yours

Picture it! Save for it! Share it!

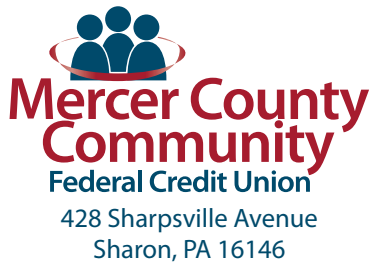


MERCER COUNTY COMMUNITY FCU ENCOURAGES YOUTH TO SAVE FOR THE FUTURE

In April, Mercer County Community FCU is celebrating Youth Month, which is a program that helps teach and encourage youth to develop good financial habits. Our young members have limitless potential, and financial education from the credit union can be instrumental in helping them achieve it. The theme this year is "The future is yours...Picture it! Save for it! Share it!"

We are encouraging young members to express themselves through pictures, sharing their visions for their own financial futures so we can help them get there. By staying true to credit union philosophy in an engaging new way, we can set our young members on the path to financial education, understanding and security.

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

LOBBY HOURS:

Monday - Friday 9am - 5pm

DRIVE-THRU HOURS:

Monday - Thursday 9am - 5pm
Friday 9am - 5:30pm (starting April 5)

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 - 12pm

www.mercomfcu.org
contact@mercomfcu.org

Routing #2433 8496 5  Surcharge-Free
Federally Insured By NCUA. ATM Network

62ND ANNUAL DINNER MEETING... JOIN US

SATURDAY, APRIL 13, 2019

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

Each year we host an Annual Meeting to give our members the opportunity to learn about all that's happening at our credit union. You'll hear committee reports, a review of the past year's financial information, and you'll meet this year's Continuing Education Award winners.

MARK YOUR CALENDARS AND BE SURE TO 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 (please print):

		MEMBER	NON-MEMBER
Name _____	Choice _____	<input type="checkbox"/>	<input type="checkbox"/>
Name _____	Choice _____	<input type="checkbox"/>	<input type="checkbox"/>
Name _____	Choice _____	<input type="checkbox"/>	<input type="checkbox"/>
Name _____	Choice _____	<input type="checkbox"/>	<input type="checkbox"/>

Please mail or drop off your reservations with the correct amount to the credit union by Friday, April 5, 2019.

CANDIDATES FOR BOARD OF DIRECTORS ANNOUNCED

Currently there are three positions open for the Mercer County Community FCU Board of Directors, each with a three year term. The Nominating Committee has announced its nominations for these board positions. The nominees are: Clifford Toth, Donna Oliver and Richard Titus. All candidates are currently serving on our Credit Union Board of Directors and have agreed to continue to serve if elected. If the nominees run unopposed, an election will not be necessary. Election results will be announced at the Annual Meeting.

HOLIDAY CLOSINGS

Easter Holiday • April 20
Memorial Day • May 27
Independence Day • July 4
Labor Day • September 2
Columbus Day • October 14
Veterans Day • November 11
Thanksgiving • November 28
Christmas Eve • December 24
(closing at 1pm)
Christmas • December 25