



# CONNECTING WITH OUR Community

## 2023 ANNUAL REPORT







## BOARD OF DIRECTORS

Rick Titus, Donna Oliver, *Secretary*,  
Laura Kubyako, *Treasurer*,  
Cliff Toth,\* Dave Burich, Ed Zipay,  
*Chair*, and Bob Lucas, *Vice Chair*

*\*Cliff Toth sadly passed away in June 2023*

## SUPERVISORY COMMITTEE

Karen Davis, Rick Titus, Ruth Leone, *Chair*, and Sylvester Enos



## ADMINISTRATIVE STAFF



January 2024

# PROGRAM

Welcome..... Ed Zipay

## ADOPTION OF REPORTS

Report of the Chairman of the Board and CEO .....Ed Zipay and Sandi Carangi

Report of the Secretary.....Donna Oliver

Report of the Treasurer ..... Laura Kubyako

Report of the Supervisory Chair.....Ruth Leone

Election Results.....Ed Zipay and Ruth Leone

24th Annual Continuing Education Awards..... Sandi Carangi

Final Remarks .....Ed Zipay and Sandi Carangi

## 2024 ADMINISTRATIVE STAFF

Sandi Carangi - *CEO*

Suzanne Taylor - *VP Lending*

Elaine Patton - *VP HR & Operations*

Cheryl Deschand - *Lending Manager/  
CUDL Indirect*

Tammy Calderwood - *Marketing & Business  
Development Manager*

Cheri Rosa - *Branch Operations/Special Projects*

Michele Buell - *Branch Manager/BSA Compliance &  
Security Officer*

ThomAnn Kiser - *Back Office/Assistant BSA Compliance*

Alexandria Garland - *Branch Supervisor/IRAs*

Tessica Campbell - *Assistant Branch Supervisor*

### MEMBER SERVICES

Leah Beckert - *MSR & Loan Admin. Assistant*

Colleen Alfredo

Roxanne Bobby

Gillian Breedlove

Sandra Davis

Melissa Gill

Ann Sever

Jessica Shea

### LOAN DEPARTMENT

Tammy Knox - *Loan Officer/  
Visa Card Coordinator*

Kelly Palmer - *Loan Officer*

Nancy Leo - *Loan Assistant*

Debbie Hanahan - *Loan Assistant*

Samantha O'Rourke - *Collections &  
Loan Assistant*

### ACCOUNTING

Sandy Fleck – *Accounting Manager/  
Visa Card Processing*

Casey Mild – *Accounting Specialist*

### CUSTODIANS

Barbara Jones

Robert Jones

Phil Jones

# 67 YEARS OF SUCCESS

## 1957-2024

### BOARD CHAIRS

Thomas Lally 1957 - 1960  
Albert Bigenho 1961  
John Frank 1961 - 1963  
Esther Ebert 1963  
Wallace Heiges 1964

Stanley Schubel 1965  
Frances Sloan 1966 - 1968  
Nell Bobish 1969 - 1977  
Richard Fischer 1978 - 1979  
Ed Zorek 1980 - 1984

Joan Walker 1984 - 1986  
Angelo Piccirilli 1987 - 2002  
Ed Zipay 2002 - 2014  
Connie George 2014 - 2018  
Ed Zipay 2018 - Present

### MANAGERS/CEOs

Phyllis Magargee 1957 - 1959  
Roger Lewis 1960 - 1965

Ronald Simkins 1965 - 1969  
Charles Black 1969 - 1988

David Killa 1988 - 2015  
Sandi Carangi 2015 - Present

## 67 YEARS OF SHENANGO VALLEY TEACHERS FCU & MERCER COUNTY COMMUNITY FCU DIRECTORS

Thomas Lally  
John Cunningham  
Phyllis Magargee  
Gerald Tallarico  
Ruth Robins  
Scott Lewis  
Al Bigenho  
John Frank  
Alex Krotenak  
Marie Anderson  
Annabelle Mitchell  
Dolores Toth  
Blair Stewart  
Wallace Heiges  
Ed Bortner  
Eunice Adams  
Pauline Lombardi  
Emma Young

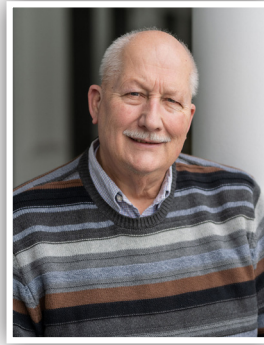
Esther Ebert  
Al White  
Nell Bobish  
Frances Sloan  
Ron Simkins  
James Marcolivio  
Harold Hogue  
Christ Hodges  
John Young  
George DeMark  
Ronald Snyder  
Jack Hudson  
Stanley Schubel  
Richard Fischer  
Richard Boyles  
Gary Jones  
William Dunsmore  
Angelo Piccirilli

Winnie Eichelberger  
Joan Walker  
Ed Zorek  
Lorraine Kudelko Amos  
John Pelsh  
David Moses  
Larry Perna  
Frank Gargiulo  
Michael Gonsalves  
Connie George  
Ed Zipay  
Bob Lucas  
David Burich  
Laura Kubyako  
Donna Oliver  
Cliff Toth  
Richard Titus



# CHAIRMAN OF THE BOARD & CEO REPORT

**Investing in our members is investing in our future.**



Ed Zipay  
*Chairman of the Board*



Sandi Carangi  
*CEO*

**Mercer County Community Federal Credit Union began 2023 with a vision to grow and expand. This not only included plans for the construction of our new credit union office, but it also included a commitment to volunteer and give back to our community.**

Growth over the past year for Mercer County Community FCU began in the spring of 2023 with the start of construction of our new 10,000 square foot office in Hermitage, PA. New technology, added services, and a growing membership base were all contributing factors to build a new office. The building is scheduled for completion in May 2024 and will be celebrated with a grand-opening special event.

Growth is not only defined by physical presence, but also by the number of people and organizations that are impacted each day by the services the credit union provides – both financially and through volunteerism.

In 2023, a \$10,000 grant obtained through the CrossState Credit Union Foundation served as a catalyst to bring financial literacy to hundreds of students in local schools through a partnership with Junior Achievement of Western PA. Matching funds of an additional \$10,000 was provided by our credit union along with additional contributions from area businesses. This funding paved the way for even more schools throughout our seven counties to participate in Junior Achievement’s financial literacy lessons.

Community commitment continued in the fall of 2023 with CU Kind Day – an event that evolved into several months of spreading kindness and goodwill. Mercer County Community FCU joined the CrossState Credit Union Foundation as credit unions throughout Pennsylvania and New Jersey volunteered and donated to non-profit organizations. Locally, our credit union board members and staff took time to teach financial literacy classes, and volunteered at the local library, the performing arts center, animal shelter, farmer’s market, and various other social service organizations. In addition, our credit union donated \$100 to each of the local non-profit groups. A total of 17 organizations benefited from the CU Kind Day initiative.

With the support of our board of directors, supervisory committee and employees, we will continue to seek ways to support initiatives that make a difference and reflect the credit union philosophy of “people helping people.”

Our dedicated board of directors, Ed Zipay, Bob Lucas, Donna Oliver, Laura Kubyako, Dave Burich, Richard Titus and Cliff Toth\* worked hard in 2023 to ensure the credit union operated in the best interest of our members. Our supervisory committee, consisting of Ruth Leone, Karen Davis, Richard Titus and Sylvester “Buzz” Enos, are responsible for overseeing the credit union’s financial safety and soundness in accordance with regulatory requirements. We’re thankful to our volunteer members of the board and supervisory committee for their countless volunteer hours and commitment to our credit union.

We thank you for your membership and the trust you place in us. We look forward to 2024.

Respectfully submitted,

A handwritten signature in cursive script that reads "Ed Zipay".

Ed Zipay, *Chairman of the Board*

A handwritten signature in cursive script that reads "Sandi Carangi".

Sandi Carangi, *CEO*

*\*Cliff sadly passed away in June 2023*

# SECRETARY'S REPORT

## 2023 Annual Meeting Minutes



**Donna Oliver**  
*Board Secretary*

**The 66th annual meeting of the Mercer County Community Federal Credit Union was held on April 15, 2023, at 11:30 am at the Avalon at Buhl Country Club.**

Mr. Ed Zipay, Board Chairman, called the meeting to order, welcomed all in attendance and spoke about the history of Mercer County Community Federal Credit Union. He also referenced information that could be found in the 2023 Annual Report. Mr. Zipay continued with introductions of members of the Board of Directors and Supervisory Committee.

Mr. Zipay introduced Ms. Sandi Carangi, MCCFCU's CEO and Ms. Donna Oliver, Board Secretary. Ms. Oliver announced there was a quorum with 73 members in attendance.

On behalf of the BOD and Supervisory Committee, Mr. Zipay thanked Ms. Carangi and MCCFCU employees for their leadership, professionalism and dedication that continues to make the credit union an on-going success story.

Ms. Carangi then spoke about the progress of events that have occurred since the last time the credit union had an in-person gathering of its membership. Virtual meetings were held for the last three years due to the COVID-19 pandemic. In that period of time the following services were either created or expanded; indirect lending continued to grow; technology services such as electronic signature was added; mobile banking and online banking were updated; additional employees were hired; new core processing system installed; charter expansion allowing membership services in not only Mercer County, but also the counties of Lawrence, Venango and Crawford in PA in addition to Trumbull, Mahoning and Columbiana in OH. All this and more has increased credit union membership to nearly 12,000 members. Ms. Carangi also noted that plans were moving forward to begin construction of our new Hermitage credit union building on the property located at 559 North Hermitage Road.



**2023 MCCFCU  
SCHOLARSHIP AWARDS**



It was also noted that the 5-Year Review on page 10 of the annual report was of special importance. It showed that even during the pandemic, the credit union prospered. Between 2018 and 2022, our assets grew from \$77 million to over \$107 million and loans increased from \$36 million to over \$55 million.

Ms. Carangi proceeded with introductions of all credit union staff in attendance. She continued with a description of the credit union's Continuing Education Awards. In the past 23 years, over \$100,000 has been awarded. All award recipients in attendance were then introduced. Each of the six recipients will receive a \$1,000 award check. Appreciation was extended to those who read/evaluated the Continuing Education Award applications and Tammy Calderwood for coordinating the scholarship application process.

Mr. Zipay referred all to pages 6-10 of the annual report where the Chairman and CEO report, Secretary report, Treasurer report, Supervisory Chair report and Financials are found. A motion was made by Bob Lucas, and seconded by Karen Davis, to adopt the reports. The motion was approved.

The nominating committee, led by Ruth Leone, presented the slate of officers for the board – Dave Burich and Bob Lucas. Both Mr. Burich and Bob Lucas currently serve on the Board and have agreed to serve for another 3-year term. There being no other nominees, Mr. Zipay declared Dave Burich and Bob Lucas elected by general consent to the credit union Board of Directors.

Mr. Zipay thanked everyone for attending the annual meeting and called for a motion to adjourn. A motion was made by Jim Leone and seconded by Trudy Zipay. The annual meeting was adjourned at 1:00 pm.

Respectfully submitted

Donna Oliver, Board Secretary

**DOWNTOWN SHARON  
FARMER'S MARKET SPONSOR**



**COMMUNITY  
SHRED DAY**



**ACES-BUSINESS WEEK AT  
HICKORY HIGH SCHOOL**



# TREASURER'S REPORT



Laura Kubyako  
Board Treasurer

**For over 67 years, our credit union has remained financially strong.**

Since 1957, our credit union has grown to serve more than 12,000 members expanding across seven counties in both Pennsylvania and Ohio. As we reflect back, we appreciate your loyalty and support throughout the years.

For the year ending December 31, 2023, our credit union had an overall net income of \$859,575.66. Dividends to members amounted to \$453,187.42. Total gross revenue for the year was \$4,897,330.55 and operating expenses were \$3,858,372.64.

Our assets have grown from \$500.00 in 1957 to \$103,062,619.12 as of year-end 2023. In addition, our membership has grown to 12,035.

One of the greatest benefits we can provide our community is the investment in our youth. Members of the credit union staff, board and supervisory committee teach financial literacy classes in area high schools and participate in career fairs. In addition, our credit union's continuing education program awards scholarships to graduating seniors pursuing a post-high school education. We congratulate this year's Continuing Education award winners, and we extend our gratitude to all who helped with this program.

Many thanks go out to our CEO, the Board of Directors, Supervisory Committee, and the entire staff as we continue to grow and expand our credit union. It is an honor to be a part of such a great team.

We continue to serve in the interest of our members to bring you the best membership experience. Together we look forward to another successful year ahead.

Respectfully submitted,

A handwritten signature in black ink that reads "Laura Kubyako". The signature is fluid and cursive.

Laura Kubyako, Board Treasurer



MERCER COUNTY  
BUSINESS & INDUSTRY  
CAREER FAIR



FINANCIAL LITERACY CLASS  
AT PRINCE OF PEACE



# SUPERVISORY COMMITTEE REPORT



**Ruth Leone**  
*Chair  
Supervisory Committee*

**The Mercer County Community Federal Credit Union is required by law to have a Supervisory Committee created by your Board of Directors.**

Often referred to as the “guardians” of the Credit Union, our primary responsibility is to determine that the Credit Union is soundly managed and that members’ assets are safeguarded. We monitor Board actions, examine financial performance, and perform and report results of internal audits. In addition, an annual external audit is done by the CrossState Credit Union Association and NCUA federal examiners make detailed reports on their periodic examinations.

Based on these various reports, the Supervisory Committee finds our Credit Union to be financially strong and managed with sound policies and programs.

Our membership continues to grow. At the end of 2022, we had 11,429 members and a year later, at the end of 2023, we have 12,035 members. We are anticipating continued growth as we expand our services and move into our new facility in Hermitage.

We thank you, the members, for your patience and understanding over the past year as we had to make temporary adjustments during the construction process. We are excited to be able to continue serving you in a new, modern building in 2024.

The greatly appreciated support and cooperation from the Board of Directors, CEO Sandi Carangi, and the dedicated staff, assist us in the performance of our duties. The volunteers who serve on your Supervisory Committee are Ruth Leone, Karen Davis, Richard Titus, and Sylvester Enos. It has been a privilege to serve our members and we look forward to another successful year in 2024.

Respectfully submitted,

A handwritten signature in black ink that reads "Ruth Leone".

Ruth Leone, Chair  
*Supervisory Committee*



**NEW HERMITAGE OFFICE TO OPEN MAY 2024**

PHOTO DATE APRIL 2, 2024

# STATEMENT OF FINANCIAL CONDITION

**AS OF DECEMBER 31, 2023**

## ASSETS

Loans	\$56,395,635.44
Less: Allowance for Loan Loss	(407,092.62)
Less: Allowance for ODP Loss	(1,749.11)
Cash on Hand	1,078,332.37
Investments	39,786,365.09
Prepaid & Deferred Expenses	433,990.30
Land & Building – Sharon (net)	698,478.16
Land & Building – Hermitage (net)	3,046,526.11
Furniture & Equipment (net)	30,328.15
Accrued Interest on Loans	212,157.38
Share Insurance	953,825.08
Other Assets	835,822.77
<b>TOTAL ASSETS</b>	<b>\$103,062,619.12</b>

## LIABILITIES

Accounts Payable	\$201,465.25
Dividends Payable	76,601.39
<b>TOTAL LIABILITIES</b>	<b>\$278,066.64</b>

Regular Shares (Savings)	\$64,539,285.11
IRA Shares	4,963,509.26
Vacation Club Accounts	551,030.91
Christmas Club Accounts	151,934.77
Share Certificates	7,880,359.71
Checking Accounts	14,265,455.21
Regular Reserves	1,202,911.53
Undivided Earnings	9,014,750.93
Equity Acquired in Merger	219,169.46
Unrealized Gain (Loss)	(3,854.41)

**TOTAL EQUITY \$102,784,552.48**

**TOTAL LIABILITIES AND EQUITY \$103,062,619.12**



# STATEMENT OF INCOME & EXPENSES

**AS OF DECEMBER 31, 2023**

## **OPERATING INCOME**

Interest on Loans	\$3,363,991.63
Income from Investments	807,179.75
Other Income	726,159.17

**TOTAL GROSS INCOME \$4,897,330.55**

## **OPERATING EXPENSES**

Compensation	\$1,043,850.33
Benefits/Insurance	213,005.61
Employer Tax Expenses	99,083.56
Travel & Conferences	7,773.44
Association Dues	14,481.00
Occupancy Expenses	439,692.37
Office Operations Expenses	664,968.53
CDA Donations & Fees	9,991.17
Education & Promotions	93,919.06
Scholarship Fund	6,333.36
Loan Servicing	68,447.38
ODP Expenses	56,563.66
Visa Loan Servicing	172,699.38
Indirect Loan Servicing	410,853.57
Professional & Outside Services	5,527.25
Provision for Loan Loss	485,158.43
Provision for ODP Loss	44,855.88
Supervision & Examination	17,477.44
Cash Over & Short	705.12
Annual Meeting	2,986.10

**TOTAL OPERATING EXPENSES \$3,858,372.64**

Gain (Loss) on Disposition of Assets	206,912.94
Non-Operating Gain (Loss)	66,892.23
Less Dividends to Members	453,187.42

**NET INCOME TRANSFER TO UNDIVIDED EARNINGS \$859,575.66**

# 5 YEAR REVIEW

YEAR END	TOTAL ASSETS	TOTAL LOANS	TOTAL SAVINGS	TOTAL CAPITAL
2019	\$79,676,061.88	\$42,030,468.52	\$72,022,553.02	\$7,509,921.95
2020	\$92,805,598.19	\$47,259,587.69	\$84,428,675.30	\$8,136,762.12
2021	\$103,033,021.37	\$51,257,222.56	\$94,049,748.65	\$8,617,289.26
2022	\$107,468,825.60	\$55,884,139.32	\$97,689,616.97	\$9,577,256.26
2023	\$103,062,619.12	\$56,395,635.44	\$92,351,574.97	\$10,436,831.92

## 2023 HIGHLIGHTS



### FINANCIAL LITERACY AWARD

MERCER COUNTY COMMUNITY FCU WAS RECOGNIZED FOR SPONSORING THE FIRST GROUP OF MIDDLE SCHOOL STUDENTS FROM MERCER COUNTY TO PARTICIPATE IN THE JUNIOR ACHIEVEMENT BIZTOWN EXPERIENCE.



OUR CREDIT UNION WRAPPED UP 2023 BY SPREADING GOODWILL THROUGHOUT OUR COMMUNITY. OUR BOARD AND SUPERVISORY MEMBERS, ALONG WITH STAFF SHARED IN A DAY OF GIVING BY VOLUNTEERING AND DONATING TO ORGANIZATIONS IN OUR COMMUNITY. CU KIND DAY IS A DAY FOR CREDIT UNION EMPLOYEES, MEMBERS AND VOLUNTEERS TO COME TOGETHER AND SPREAD KINDNESS AND DEMONSTRATE THE CREDIT UNION PHILOSOPHY OF "PEOPLE HELPING PEOPLE."



NOT-FOR-PROFIT FINANCIAL COOPERATIVE OWNED BY OVER 12,000 MEMBERS



MERCER COUNTY COMMUNITY FCU DONATED THE CHRISTMAS TREE TO THE CITY OF HERMITAGE THAT WAS USED AT THE ROUNDABOUT ON ROUTE 62. THE 30' BLUE SPRUCE CAME FROM THE CONSTRUCTION SITE WHERE THE NEW HERMITAGE BRANCH IS BEING BUILT.

TOTAL ASSETS OVER \$103 MILLION AS OF 2023 YEAR-END

# COMMUNITY IMPACT

**Mercer County Community Federal Credit Union continues to make a difference in our community by supporting the following organizations and events in 2023.**

- ACES-Pennsylvania Business Week
- American Cancer Society
- Angels for Animals
- Animal Protection League of Western PA
- Arc of Mercer County
- Area Community Theater of Sharpsville
- AWARE, Inc.
- Backpack Program at First Presbyterian Church
- Ballet Western Reserve
- Buhl Park Summer Concert Series
- Children's Aid Society of Mercer County
- Community Action Partnership
- Community Food Warehouse of Mercer County
- Community Library of Shenango Valley
- CrossState Credit Union Foundation
- Downtown Sharon Farmer's Market
- Foundation for Free Enterprise Education
- Gannon SBDC Women in Leadership
- Goodwill
- Greenville Chamber of Commerce
- Grey Matters: Shenango Valley
- Hermitage Holiday Light Parade
- Hermitage Police Department
- Hermitage Volunteer Fire Department
- Hickory Baseball & Softball Boosters
- Humane Society of Mercer County
- Joshua's Haven
- Junior Achievement of Western Pennsylvania - Mercer County
- Kathleen Fey Leadership Program
- Keystone Blind Association
- Mercer County Hall of Fame
- Mercer County Zem Zem Shrine
- Mercer Community Band
- Meszaros Charitable Fund Foundation
- Penn State Shenango Sports
- Prince of Peace Center
- Saint John XXIII Home
- Sharon Basketball Boosters
- Sharon Beautification Commission
- Sharon High School Football
- Sharon High School Yearbook
- Sharon Historical Society
- Sharpsville Band Boosters
- Sharpsville Baseball Boosters
- Sharpsville Soccer
- Sharpsville Volunteer Fire Department
- Shenango Township Volunteer Fire Department
- Shenango Valley Chamber of Commerce
- Shenango Valley Chapter of Credit Unions Scholarship Fund
- Shenango Valley Chorale
- Shenango Valley Meals on Wheels
- Shenango Valley Urban League
- St. Michael Byzantine Catholic Church
- United Way of Beaver County
- United Way of Mercer County
- Youngstown/Warren Regional Chamber of Commerce



# Special Thanks

## TO THE FOLLOWING ORGANIZATIONS AND SCHOOL DISTRICTS:

Borough of Sharpsville  
City of Farrell  
City of Hermitage  
City of Sharon  
Commodore Perry School District  
Farrell School District  
Greenville School District  
Grove City School District  
Halo Branded Solutions (On Your Way, LLC.)  
Sharon Herald  
Hermitage School District  
Jamestown School District  
Kennedy Catholic High School  
Keystone Blind Association  
Lakeview School District  
Mercer Area School District  
Mercer County Area on Aging  
Mercer County Behavioral Health

Mercer County Council of Governments  
Mercer County Area First Responders  
Premier Electric  
PWCampbell  
Retail Grocery Services, Inc.  
Reynolds School District  
Sharon School District  
SCP Group (Sharon Commercial Printing)  
Sharon Regional Medical Center  
Sharpsville Dairy Queen  
Sharpsville School District  
Shenango Valley Chamber of Commerce  
South Pymatuning Township  
Thompson Fabricating  
West Middlesex School District  
Youngstown/Warren Regional  
Chamber of Commerce



**CLASS OF**  
**2024**  
*Congratulations graduates!*

**CONGRATULATIONS TO THIS YEAR'S SCHOLARSHIP RECIPIENTS**

- In support of continuing education for youth in our community, the Mercer County Community FCU scholarship awards program began in 2000 and has since awarded over \$110,000 to area students pursuing an academic, professional, or vocational post-high school education.

### BRANCH INFORMATION

**HERMITAGE:** 559 N. Hermitage Road  
Hermitage, PA 16148  
Phone Number: 724-981-9410  
Fax Number: 724-981-9412

**SHARON:** 428 Sharpsville Avenue  
Sharon, PA 16146  
Phone Number: 724-342-2246  
Fax Number: 724-342-1670

### OFFICE HOURS

Monday - Friday: 9:00 AM - 5:00 PM  
Lobby Hermitage & Sharon

Friday: 9:00 AM - 5:30 PM  
Drive-Thru Hermitage & Sharon

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Website: [www.mccfcu.org](http://www.mccfcu.org)  
Mobile App: Mercer County Community FCU

# SERVICES FOR OUR MEMBERS

## SAVINGS ACCOUNTS

- Regular Savings (Share Account)
- Share Certificates (CDs)
- Holiday Club
- Vacation Club
- IRA Share Accounts

## LOANS

- Personal
- Home Equity
- Home Equity Line of Credit
- First Mortgages
- Share Secured
- New & Used Automobiles
- Recreational Vehicles
- Visa Credit Cards
- Student Loans Through Sallie Mae®
- Auto Smart™ Online Auto Loans/Preapprovals
- CU Direct Auto Lending

### *Participating dealers:*

- A. Crivelli Chevrolet Subaru, Franklin, PA
- Bill McCandless Ford, Mercer, PA
- Boardman Nissan, Boardman, OH
- Chrysler Dodge Jeep Ram of Greenville, PA
- Columbiana Chrysler Jeep Dodge, Columbiana, OH
- Columbiana Ford, Columbiana, OH
- Diehl Chevrolet Buick Cadillac, Grove City, PA
- Diehl Chevrolet Toyota of Hermitage, Hermitage, PA
- Diehl Chrysler Dodge Jeep Ram of Grove City, PA
- Diehl Ford Hyundai of Sharon, Sharon, PA
- Diehl Kia of Hermitage, Hermitage, PA
- G. O. Crivelli Automotive, New Castle, PA
- Gordons Auto Sales, Inc., Greenville, PA
- Greenwood Hubbard Chevrolet, Hubbard, OH
- Griffin Motors, Meadville, PA
- Honda Cars at Street Track N Trail, Conneaut Lake, PA
- Jim Shorkey Chrysler Dodge Jeep Ram, Austintown, OH
- Jim Shorkey Mitsubishi, Austintown, OH
- Ken Ganley Kia Boardman, Boardman, OH
- Kufleitner Chrysler Dodge Jeep Ram, Boardman, OH
- Lake View Ford, Inc., Conneaut Lake, PA
- McCandless Ford Meadville, Meadville, PA
- McElwain Motor Car Company, Ellwood City, PA
- Montrose Buick, GMC, Cadillac, Hermitage, PA
- Northpointe Automotive, Seneca, PA
- Palmiero Toyota, Meadville, PA
- Phil Fitts Ford Inc., New Castle, PA

- Preston Chevrolet Buick GMC Cadillac, New Castle, PA
- Preston Chrysler Dodge Jeep Ram, New Castle, PA
- Preston Honda, New Castle, PA
- Preston Toyota, New Castle, PA
- Shenango Auto Mall, New Castle, PA
- Shenango Honda, Hermitage, PA
- Team Lake Road Auto Sales, Conneaut Lake, PA

## DIRECT DEPOSIT

- Government Checks
- Payroll
- Social Security

## INSURANCE

- GAP Auto Protection
- CDI & Credit Life Insurance
- Debt Protection Plus Life
- Mechanical Repair Coverage
- TruStage Insurance
- Deposits Federally Insured by NCUA

## CHECKING ACCOUNTS (SHARE DRAFTS)

- No Minimum Balance Required
- Visa Debit Card
- Overdraft Protection/Courtesy Pay

## OTHER SERVICES

- Family Memberships
- Online Account Opening
- Junior Ship Ahoy Kid's Club
- Drive-Thru ATMs
- Night Depository
- Money Orders
- Cashier's Checks
- Visa Gift Cards
- Notary Service
- Medallion Signature Guarantee
- Wire Transfers
- It'sMe247 Online & Mobile Banking
- Online Bill Payment
- Mobile Check Deposit
- E-Statements
- eDoc Electronic Signing
- Newtek Business Services
- Loan Pay Xpress
- Poshie-Website Assistant







**Mercer County  
Community  
Federal Credit Union**

*Making a Difference In Our Community*



**NCUA**  
National Credit Union Administration, a U.S. Government Agency