

CU Wire

MERCER COUNTY COMMUNITY FEDERAL CREDIT UNION

SPRING 2022

Imagine the Possibilities



A home equity loan (fixed rate) or home equity line of credit (variable rate) can help you utilize your home's value.

HOME EQUITY LOAN

RATES AS LOW AS **3.25% 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.

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

HOME EQUITY LINE OF CREDIT

CURRENT RATE **3.25% APR***

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

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

*Annual Percentage Rates effective 3/1/2022 subject to change. Loans based on creditworthiness, and subject to credit approval.



IMPORTANT INFORMATION TO PROTECT OUR MEMBERS FROM FRAUD

With so much fraud occurring nationwide, we want to share tips to help protect you from being a victim of identity fraud and fraudulent activity.

Don't click on unfamiliar links. One of the most common ways for someone to scam you is by emailing or texting instructions to click on a link because something is going to occur, such as your password is about to expire, you have a computer virus, your subscription is ending, or other tactics to create a sense of urgency. Clicking on such links may open your computer to hackers who can steal your information.

Guard your personal information and know who you're dealing with. Scammers pretending to be from companies and financial institutions you do business with may call or email you for information. Never give out personal information unless you're positive who you're communicating with and that they are a credible organization.

Resist pressure. Legitimate organizations will give you time to make a decision. It's probably a scam if they won't take no for an answer, pressure you to do something quickly, or make threats about what will occur if you don't comply.

Something for free. Scammers will offer you free money or merchandise if you comply with their demands. If it sounds too good to be true, it probably is.

Get your credit report free from www.annualcreditreport.com.

Report fraudulent activity to the Federal Trade Commission at www.ftc.gov and the Internet Crime Complaint Center www.ic3.gov.

As a reminder, Mercer County Community FCU will never solicit personal/private information through email, phone calls, or text messages. If you're unsure about a message you received, please contact us directly at (724) 981-9410 or (724) 342-2246.



He approves of the new ride!
YOU APPROVE OF THE RATE

NEW & USED AUTO LOANS AS LOW AS **2.99% APR***

*Annual Percentage Rate effective 3/1/2022, subject to change. All loans based on creditworthiness and subject to credit approval.



STUDENT LOANS

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

- Competitive Interest Rates
- Multiple Repayment Options
- No Origination Fee or Prepayment Penalty

For Degree Granting Institutions

Applying is easy – visit our website at www.mccfcu.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 plus 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 offers **scholarship awards** for students pursuing higher education. Make sure to 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 18, 2022. Until then, you can contribute to an IRA for 2021.

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 243384965 and your account number to set up direct deposit.** To verify your credit union account number for electronic deposits, please call either office.



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

Simply visit us online at www.mccfcu.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 local auto dealers to get your credit union loan right at the dealership.

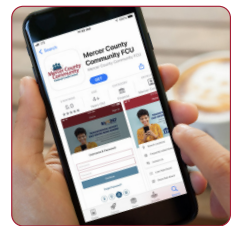
- A. Crivelli Chevrolet Subaru
- Bill McCandless Ford
- Boardman Nissan
- Columbiana Chrysler Jeep Dodge
- Columbiana Ford
- Diehl Ford Hyundai of Sharon
- Gordons Auto Sales, Inc.
- Greenwood Hubbard Chevrolet
- Griffin Motors
- Honda Cars at Street Track N Trail
- Kufleitner Chrysler Dodge Jeep Ram
- Lake View Ford, Inc.
- Lakeland Chrysler Dodge
- McCandless Ford Meadville
- McElwain Motor Car Company
- Montrose Buick, GMC, Cadillac
- Northpointe Automotive
- Palmiero Toyota
- Phil Fitts Ford Inc.
- Preston Chevrolet Buick GMC Cadillac
- Preston Chrysler Dodge Jeep Ram
- Preston Honda
- Preston Toyota
- Shenango Auto Mall
- Shenango Honda
- Taylor Chevrolet Toyota of Hermitage
- Taylor Kia of Boardman
- Taylor Kia of Hermitage
- Team Lake Road Auto Sales



DOWNLOAD OUR MOBILE APP

With **It'sMe247** mobile banking, you can:

- ✓ View account balances
- ✓ Transfer funds between your accounts
- ✓ Enroll in remote check deposit
- ✓ Make loan and Visa payments
- ✓ Open additional accounts
- ✓ Receive balance alerts



MERCER COUNTY COMMUNITY FCU HONORED WITH SHENANGO VALLEY CHAMBER PHOENIX AWARD

Mercer County Community FCU is honored to have received the Shenango Valley Chamber of Commerce 2021 Phoenix Award in the Growth Service category. This award recognizes business development, growth and expansion that positively impacts the community, emphasizing innovation in process as well as improvement in service.

Over the past two years, the Credit Union completed a \$1 million renovation project, updated computer systems, expanded electronic services, completed a core system upgrade, and expanded from one county, to now serving seven counties in Pennsylvania and Ohio – all done to better serve the community well into the future.



Credit union staff and board members accept Phoenix Award.

2022 CONTINUING EDUCATION AWARDS

Mercer County Community FCU will present the 22nd Annual Continuing Education Awards at the virtual Annual Meeting on Saturday, April 9, 2022. Awards are open to any 2022 high school senior 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 can be found at www.mccfcu.org or by visiting either credit union location. Applications are due by March 28, 2022.

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 \$100,000 to area students pursuing an academic, professional, or vocational post-high school education. Six awards will be presented for \$1,000 each.

2021 SCHOLARSHIP WINNERS (\$1,000 Awards)



Lauren Bonner
Reynolds Jr./Sr.
High School



Lauren Kuncio
West Middlesex
High School



Gianna Labbiento
Sharon
High School



Autumn McDonough
Hickory
High School



Rachel Wiesen
Hickory
High School



Erin Yudit
Sharpsville Area
High School

Honorable Mention (\$100 Awards)

Katherine Bornes

Caroline Howard

William DeMark

Kaelyn Johns

Jaclyn Fustos

Ty'Mani King-Lonesome

Travis Gealy

John Murray

Richard Hall

Grace Schultz

SAVINGS RATE SCHEDULE

March 1, 2022

	Minimum To Open	Rate	APY*
Share Savings**	\$5.00	.05%	.05%
Holiday Club	\$5.00	.05%	.05%
Vacation Club	\$5.00	.05%	.05%
Checking**	None	.05%	.05%
(**For savings \$50 minimum daily balance required to earn stated APY. For checking minimum daily balance of \$100 required to earn stated APY.)			
IRA Shares			
Traditional & Roth	\$500	.50%	.50%
Share Certificates (CDs)	Minimum to earn APY	Rate	APY*
6 Month	\$1,000	.20%	.20%
12 Month	\$1,000	.30%	.30%
24 Month	\$1,000	.40%	.40%

*APY – Annual Percentage Yield
Rates subject to change.

Federally Insured by NCUA

FEE SCHEDULE

March 1, 2022

Services	Fee
Overdraft	\$25.00/Item
NSF	\$25.00/Item
Copy of Check	\$5.00/Copy
Returned Item	\$20.00/Item
Deposited Item Return	\$20.00/Item
Stop Payment	\$20.00/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
ACH Early Posting Fee	\$10.00/Item
Money Order	\$1.00/Money Order
Cashier's Check	\$5.00/Check
Official Check	\$5.00/Check
Non-Member Check Cashing	\$5.00/Item
Notary	No Fee
Returned Mail	\$2.00/Item
Signature Guarantee (Medallion)	\$5.00/Each
VISA Card Replacement	\$10.00/Card
VISA Gift Card	\$3.00/Card
Wire Transfer (Incoming)	\$5.00/Transfer
Wire Transfer (Outgoing)	\$20.00/Transfer
Wire Transfer (International)	\$30.00/Transfer
Account Closure	\$5.00/If closed within 90 days
Foreign Check Processing (Foreign Bank fees will also apply)	\$25.00/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.

MERCER COUNTY COMMUNITY FCU ENCOURAGES YOUTH TO SAVE SMALL AND DREAM BIG

In April, Mercer County Community FCU is celebrating Youth Month, a program that encourages kids to start saving at a young age and watch their savings grow. The earlier they start a savings account, the more it will grow, and the easier it will be to achieve their dreams, no matter how big they are. The official theme this year is "Save Small, Dream Big at Your Credit Union."

At Mercer County Community FCU, we have the tools to help fulfill those dreams. With a youth saving account, young members can develop good financial habits that will start them on the path to a successful financial future.

Be sure to stop by the credit union for special youth giveaways during the month of April!

SAVE SMALL ★ DREAM BIG
at your credit union™

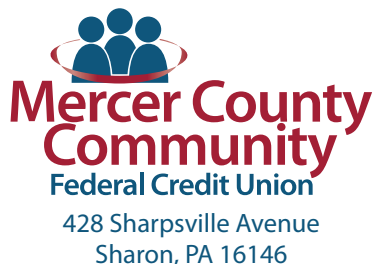
TAKE ADVANTAGE OF OUR SPRING LOAN EVENT

\$6,000 FOR 36 MONTHS

RATES AS LOW AS:

5.49% APR*

*Annual Percentage Rate effective 3/1/22, subject to change. Rates and terms based on credit qualifications and subject to credit approval.



PRSRT 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

EXTENDED DRIVE-THRU HOURS:

Friday 9am - 5:30pm

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

EXTENDED DRIVE-THRU HOURS:

Friday 9am - 5:30pm

WWW.MCCFCU.ORG
CONTACT@MERCOMFCU.ORG

Routing #243384965

Federally Insured By NCUA



Surcharge-Free
ATM Network

VISA

CALL ABOUT SPECIAL
LOW RATE **BALANCE**
TRANSFER OFFER

65TH ANNUAL MEETING

JOIN US VIRTUALLY

SATURDAY, APRIL 9, 2022 • 1PM

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 this year's Continuing Education Award winners will be announced.

MARK YOUR CALENDARS AND CHECK OUR WEBSITE FOR MORE INFORMATION.

SAVE
THE DATE



FUTURE EXPANSION

Mercer County Community FCU has acquired the property adjacent to our branch office in Hermitage, PA. This space will be used for future expansion of the credit union. Visit our website this summer for ongoing updates.

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: Donna Oliver, Clifford Toth and Richard Titus. These 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

Memorial Day • May 30

Juneteenth • June 20

Independence Day • July 4

Labor Day • September 5

Columbus Day • October 10

Veterans Day • November 11

Thanksgiving • November 24

Christmas • December 26