

CU Wire

MERCER COUNTY COMMUNITY FEDERAL CREDIT UNION

FALL 2022

BUILDING FOR THE FUTURE



We're excited to announce that renovations will soon begin at our Hermitage office located at 559 N. Hermitage Road.

Our Hermitage operations will be moving to a temporary location in the Spring of 2023 while our new office is under construction. The new building will include wider, easier access drive-thru lanes, expanded lobby area and individual member service offices, plus additional loan offices and new state-of-the-art technology.

Watch for news on our website for building updates and information regarding the date and location of our temporary branch location in the coming months.

Fall Into A Great Auto Loan

NEW & USED
AUTO LOANS

AS LOW AS

4.99% APR*

*Annual Percentage Rate effective 10/1/2022, subject to change. All loans based on creditworthiness and subject to credit approval. Minimum of \$10,000 loan to receive \$25 gas card. Offer expires October 31, 2022.

**\$25
GAS CARD***

WITH MINIMUM
\$10,000
AUTO LOAN

TAKE ADVANTAGE OF OUR FALL LOAN SPECIAL

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

7.99% APR*

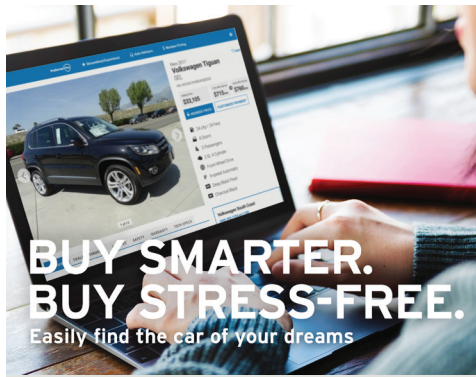
*Annual Percentage Rate effective 10/1/2022 subject to change. Rates and terms based on credit qualifications and subject to credit approval. Membership eligibility required. Federally insured by NCUA.

2.99% APR CREDIT CARD BALANCE TRANSFER OFFER

Consolidate your debt with our **2.99% APR Visa® Credit Card Balance Transfer Offer**. Now is the time to transfer your high interest credit card balances to a Mercer County Community FCU Visa Credit Card. Take advantage of our low **2.99%** Annual Percentage Rate for the first six billing cycles on balance transfers. This offer is available through December 31, 2022.

Terms and conditions apply. Availability based on creditworthiness. Contact one of our loan officers for more details. After the 6-month promotion, rate will convert to current **9.49%** Annual Percentage Rate.





ONLINE CAR SHOPPING

Need a new car but want to limit trips to the dealership? AutoSMART is a free online resource on our credit union website that has all the tools you need to find your perfect car.

✓ Search inventory online

Research from millions of new and used cars, trucks and SUVs.

✓ Customize your options

Select features, view photos and compare specs.

✓ Build your own car

Search for your ideal ride based on personal preferences.

✓ Estimate your trade-in value

Discover how much your current car is worth.

✓ Get pre-approved

Shop with confidence with the option to be pre-approved for a credit union loan – **no impact on your credit score!**

Visit us online at www.mccfcu.org and click on CU Direct AutoSmart for complete online car-shopping at your fingertips.

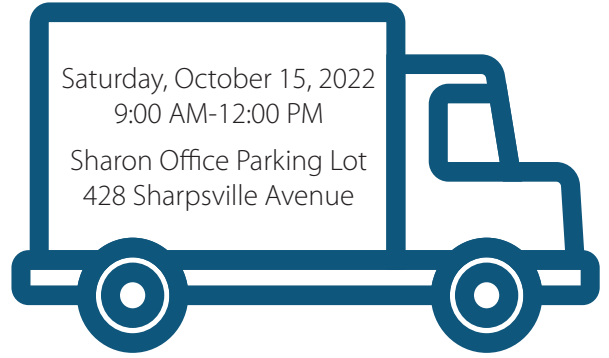


YOU CAN ALSO GET YOUR CREDIT UNION AUTO LOAN RIGHT AT THE DEALER!

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 15, 2022.**

Shred-It® will have an on-site shredder truck and an employee of the company to do the shredding. For your protection, we recommend any sensitive materials containing social security or account numbers, and cancelled checks should be shredded.



ITEMS THAT CAN BE SHREDDED

- Any type of paper
- File folders

No need to remove:

- Staples
- Paper clips
- Rubber bands
- Small binder clips



ITEMS THAT CANNOT BE SHREDDED

- Cardboard
- Newspapers
- Telephone books
- Hard copy books
- Plastics or metals
- Hazardous materials



INTERNATIONAL CREDIT UNION DAY

ON OCTOBER 20, CREDIT UNIONS AROUND THE WORLD WILL CELEBRATE.



Mercer County Community FCU will join over 56,000 credit unions in 118 countries with more than 375 million members in celebration of International Credit Union (ICU) Day®.

Credit unions were built on the principle of "people helping people." This year's

ICU Day theme of "Empower Your Financial Future with a Credit Union" reflects how credit unions strive to make the world a better place for their members by offering affordable rates and high-quality service that simplify their lives and empower them to meet their financial goals.

Join us on Thursday, October 20 to celebrate ICU Day. As part of the celebration, be sure to stop by the credit union for special giveaways!

MAKE YOUR HOLIDAYS BRIGHT WITH A HOME EQUITY LOAN

AS LOW AS **5.99%** APR*

BORROW UP TO 80% OF THE VALUE OF YOUR HOME FOR TERMS UP TO 60 MONTHS OTHER RATES AND TERMS AVAILABLE

*Annual Percentage Rate effective 10/1/2022, subject to change. Loans based on creditworthiness and subject to credit approval.



IN THE COMMUNITY



Mercer County Community FCU recently donated \$2,500 to Junior Achievement (JA) of Western PA. With the help of this donation, JA programming can continue to provide valuable lessons to hundreds of students in area schools that promote financial capability, work and career readiness, and business ownership.

Mercer County Community FCU joined area businesses in support of the Lady Scouts Food Fight by holding a food drive to benefit the Community Food Warehouse of Mercer County.



- ★ Congratulations to Branch Manager, Heather Crevar, who was recently recognized by the Shenango Valley Chamber of Commerce as a recipient of the 30 Under 40 Young Professional Awards.
- ★ Mercer County Community FCU has partnered with two local non-profit organizations to provide financial literacy lessons at the Prince of Peace Center and the Community Library of the Shenango Valley.
- ★ In support of career exploration for youth in our community, Mercer County Community FCU staff participated in the Junior Achievement of Western Pennsylvania's Virtual Job Fair and the Mercer County Business & Industry Career Fair.
- ★ Mercer County Community FCU proudly sponsored the Downtown Sharon Farmer's Market during the summer and early fall of 2022.
- ★ In the spring, credit union staff joined area organizations for the Behavioral Health Commission Transition Age Fair.



Did you know that a credit union account can be opened online? Whether you're joining the

credit union for the first time or adding a checking account to your existing account, it can all be done online. Visit www.mccfcu.org for details.



Our credit union mobile app is getting an upgrade! Coming in October, you'll

see some additional features. If you haven't already enrolled in our mobile app, contact one of our offices for details.

SAVINGS RATE SCHEDULE

October 1, 2022

	Minimum To Open	Rate	APY*
Share Savings**	\$5.00	.15%	.15%
Holiday Club	\$5.00	.15%	.15%
Vacation Club	\$5.00	.15%	.15%
Checking**	None	.15%	.15%

(**For savings \$50 minimum daily balance required to earn stated APY. For checking a minimum daily balance of \$100 required to earn stated APY.)

IRA Shares			
Traditional & Roth	\$500	1.25%	1.26%

Share	Minimum Deposit Required	Rate	APY*
Certificates (CDs)			
6 Month	\$1,000	.50%	.50%
12 Month	\$1,000	.75%	.75%
24 Month	\$1,000	1.00%	1.00%
36 Month	\$1,000	1.25%	1.25%

*APY – Annual Percentage Yield
Rates subject to change.

Federally Insured by NCUA.

FEE SCHEDULE


November 1, 2022

Services	Fee
Overdraft	\$25.00/Item
NSF	\$25.00/Item
Copy of Check	\$5.00/Copy
Returned Item	\$25.00/Item
Stop Payment	\$25.00/Request
Personal Checks	Prices vary depending on style.

Other Services	Fee
Account Activity Printout	\$2.00/Printout
Account Reconciliation	\$25.00/Hour
Account Research/Verification	\$25.00/Hour
ACH Early Posting Fee	\$10.00/Item
Money Order	\$1.00/Money Order
Cashier's Check	\$5.00/Check
Deposited Item Return	\$25.00/Item
Non-Member Check Cashing	\$5.00/Item
Notary	No Fee
Official Check	\$5.00/Check
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)	\$10.00/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.

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


**Mercer County
 Community**
Federal Credit Union
 428 Sharpsville Avenue
 Sharon, PA 16146

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

Routing #243384965

Federally Insured By NCUA



Surcharge-Free
 ATM Network

SAVE THE
 DATE

2023 ANNUAL MEETING • Saturday, April 15, 2023 at Avalon at Buhl Park, Hermitage PA

Skate Through the Season With a
HOLIDAY LOAN
\$6,000 FOR 36 MONTHS

RATES AS LOW AS

7.99%*
 APR

*Annual Percentage Rate effective October 1, 2022 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.



**DORMANT ACCOUNT
 REMINDER**

Please be sure to keep your account active by initiating at least one transaction per year. Accounts are considered dormant when no activity has taken place after one year. Contact the credit union to ensure that your account remains active.

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.

HOLIDAY CLOSINGS 2022

Columbus Day • October 10

Veterans Day • November 11

Thanksgiving • November 24

Christmas • December 26

New Year's Day • January 2, 2023

2022 HOLIDAY CLUBS

Holiday Club funds will be available in your checking account on October 1, 2022. If you do not have a checking account, the money will transfer to your savings (share) account.

**OPEN YOUR 2023
 HOLIDAY CLUB**

Starting October 1, 2022, you may deposit to a Holiday Club for 2023. 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.

