

CU Wire

MERCER COUNTY COMMUNITY FEDERAL CREDIT UNION

SPRING 2023



Get Behind the Wheel of a Great Deal



**NEW & USED
AUTO LOANS**

AS LOW AS
5.99% APR*

*Annual percentage rate effective 3/1/2023. All loans based on creditworthiness and subject to credit approval. Minimum of \$10,000 loan to receive \$25 gas card. Limited time offer.

VISIT US AT OUR TEMPORARY HERMITAGE LOCATION



568 S. Hermitage Rd. in the Kohl's Shopping Plaza

Opening May 1, 2023

Our Hermitage branch is moving to a temporary location while our new credit union office is under construction. Beginning May 1, 2023, we'll serve our members at a temporary location in the Kohl's shopping plaza located at 568 S. Hermitage Road.

Focusing on member convenience, our temporary location features easy access, ample parking and is just one mile from our current Hermitage branch. Lobby hours will remain the same from 9 am – 5 pm Monday through Friday.

Members can also visit our Sharon credit union branch located at 428 Sharpsville Avenue with lobby and drive thru service, as well as an ATM and a night deposit box.

We appreciate the patience of our members as we undertake this significant project for the future of our credit union.

IMPORTANT DATES

April 17	Hermitage Lobby Closed Drive Thru/ATM Remain Open
April 24	Hermitage Branch & ATM Closed
May 1	568 S. Hermitage Rd. Temporary Branch Open

BUILDING FOR THE FUTURE

Construction to begin June 2023

In 2021, the credit union acquired the property adjacent to the Hermitage office. This spring the credit union will begin construction of a two-story, 10,000 square foot facility. The new office will feature wider, easier access full-service drive-thru lanes, an expanded lobby area and a fresh, modern atmosphere. An additional loan office, a member service office, and state-of-the-art technology will support financial services for the credit union's nearly 12,000 members. The project is expected to be completed in early 2024.



559 N. Hermitage Rd.

"Mercer County Community FCU has experienced tremendous growth over the past several years," said Sandi Carangi, CEO. "Rebuilding this branch underscores our commitment to our members, continuously focusing on the member experience, while also supporting our community with this significant investment"

Watch for news with updates on our new facility on our website.



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 for 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, 2023. Until then, you can contribute to an IRA for 2022.

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
- Chrysler Dodge Jeep Ram of Greenville
- Columbiana Chrysler Jeep Dodge
- Columbiana Ford
- Diehl Chevrolet Buick Cadillac
- Diehl Chevrolet Toyota of Hermitage
- Diehl Chrysler Dodge Jeep Ram of Grove City
- Diehl Ford Hyundai of Sharon
- Diehl Kia of Hermitage
- G. O. Crivelli Automotive
- Gordons Auto Sales, Inc.
- Greenwood Hubbard Chevrolet
- Griffin Motors
- Honda Cars at Street Track N Trail
- Jim Shorkey Chrysler Dodge Jeep Ram
- Jim Shorkey Mitsubishi
- Ken Ganley Kia of Boardman
- Kufleitner Chrysler Dodge Jeep Ram
- Lake View Ford, Inc.
- 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
- 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

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 June 30, 2023.



*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.*

2023 CONTINUING EDUCATION AWARDS

Mercer County Community FCU will present the **23rd Annual Continuing Education Awards** at the Annual Meeting on Saturday, April 15, 2023. Awards are open to any 2023 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 17, 2023. **Six awards will be presented for \$1,000 each.**

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 \$103,000 to area students pursuing an academic, professional, or vocational post-high school education.

2022 SCHOLARSHIP WINNERS (\$1,000 Awards)



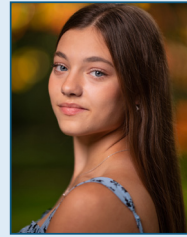
Halyn Cawthorne
Reynolds High School



Julia Johnson
Titusville High School



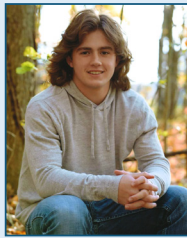
Noel McMuldren
Reynolds High School



Magdalena Rumelfanger
Hickory High School



Cynthia Torrence
Hickory High School



Clay Wiesen
Hickory High School

Honorable Mention (\$100 Awards)

Stacia Fennell

Tanner Shick

Connor Grossman

Logan Shrawder

McKenzie Gustas

Rozelynn White

Elijah Hurl

Toby Williams

Santina Masters

Alexis Zachrich

Padraig McMahon

SAVINGS RATE SCHEDULE

March 1, 2023

	Minimum To Open	Rate	APY*
Share Savings**	\$5.00	.25%	.25%
Holiday Club	None	.25%	.25%
Vacation Club	None	.25%	.25%
Checking**	None	.25%	.25%
<small>(**For savings, \$50 minimum daily balance required to earn stated APY. For checking, minimum daily balance of \$100 required to earn stated APY.)</small>			
IRA Shares			
Traditional & Roth	\$500	3.00%	3.03%
Share Certificates (CDs)	Minimum to earn APY	Rate	APY*
6 Month	\$1,000	.75%	.75%
12 Month	\$1,000	1.50%	1.50%
24 Month	\$1,000	2.00%	2.00%
36 Month	\$1,000	3.00%	3.00%

*APY – Annual Percentage Yield
Rates subject to change.

FEE SCHEDULE

March 1, 2023

Services	Fee
Overdraft	\$25.00/Item
NSF	\$25.00/Item
Returned Item	\$25.00/Item
Deposited Item Return	\$25.00/Item
Stop Payment	\$25.00/Request
Copy of Check	\$5.00/Copy
Personal Checks	Prices vary depending on style.
Other Services	Fee
Account Activity Printout	\$2.00/Printout
Account Reconciliation	\$25.00
Account Research/Verification	\$25.00
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)	\$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

Fees last revised and effective November 1, 2022

*The prospective yields appearing in this schedule are accurate as of the last dividend declaration date.

MERCER COUNTY COMMUNITY FCU ENCOURAGES YOUTH TO UNLEASH THE POWER OF SAVING™

In April, Mercer County Community FCU is celebrating Youth Month, a program that celebrates the spirit of the credit union movement by encouraging kids to start saving at a young age.

The official theme this year is "Unleash the Power of Saving at Your Credit Union." A youth savings account is a smart way for your child to take their first step towards successful money management. When our youth are encouraged to save their money, they realize how powerful having healthy savings habits can be.

At Mercer County Community FCU, we have tools to help plant the seeds of financial well-being at an early age. With a youth savings 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!

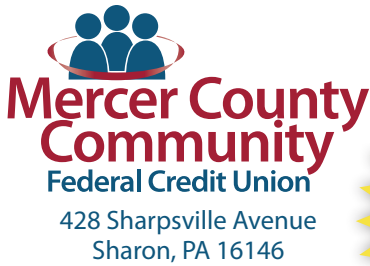
TAKE ADVANTAGE OF OUR SPRING LOAN EVENT

\$6,000 FOR 36 MONTHS

RATES AS LOW AS:

7.99% APR*

*Annual Percentage Rate effective 3/1/23, subject to change. Rates and terms based on credit qualifications and subject to credit approval.



PRSR STD
U.S. POSTAGE
PAID
SCP GROUP

OPENING MAY 1ST
**Hermitage
Temporary Location**
568 S. Hermitage Rd.
in the
Kohl's Shopping Plaza

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:
(Thru 4/21/2023)
Friday 9am - 5:30pm

WWW.MCCFCU.ORG

**Routing #243384965
Federally Insured By NCUA**



**66TH ANNUAL
MEETING... JOIN US**

SATURDAY, APRIL 15, 2023
AVALON GOLF AND COUNTRY CLUB
1030 FORKER BLVD, SHARON, PA 16146

MEETING & LUNCH 11:30 AM - 1:30 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 MEETING RESERVATION

COST OF LUNCH: Members - \$10.00 Non-Members (Guests) - \$15.00
LUNCH INCLUDES: Turkey, bacon and swiss on a baguette with wedding soup. Cake, coffee, hot tea and iced tea included*

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

Please mail or drop off your reservations with the correct amount to the credit union by Friday, April 7, 2023.

*Vegetarian option available upon request.

CANDIDATES FOR BOARD OF DIRECTORS ANNOUNCED

Currently there are two 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: Dave Burich and Bob Lucas. Both 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 29
- Juneteenth** • June 19
- Independence Day** • July 4
- Labor Day** • September 4
- Columbus Day** • October 9
- Veterans Day** • November 10
- Thanksgiving** • November 23
- Christmas** • December 25