

# You Are Our Inspiration *To Grow*





## BOARD OF DIRECTORS

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

## SUPERVISORY COMMITTEE

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



## ADMINISTRATIVE STAFF



2022 Staff Retreat

# 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

23rd Annual Continuing Education Awards..... Sandi Carangi

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

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## 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*

Heather Crevar - *Hermitage Office Supervisor/  
BSA Compliance & Security Officer*

Pamela O'Neill - *Sharon Office Supervisor/IRAs*

Cheri Rosa - *Assistant Office Supervisor/Special Projects*

Michele Buell - *Assistant Office Supervisor*

### MEMBER SERVICES

Colleen Alfredo

ThomAnn Kiser

Cheryl Parola

Ann Sever

Alexis Coxson

Tia Ketchum

Kristi Barwell

Jessica Shea

### LOAN DEPARTMENT

Tammy Knox - *Loan Officer/  
Visa Card Coordinator*

Vanessa Chec - *Loan Officer*

Nancy Leo - *Loan Assistant*

Kelly Palmer - *Loan Assistant*

Deb Fobes - *Loan Assistant*

### ACCOUNTING

Sandy Fleck – *Accounting Manager/  
Visa Card Processing*

Alexis Coxson – *Accounts Payable &  
Administrative Assistant/MSR*

Kristi Barwell – *Accounting Assistant/MSR*

### CUSTODIANS

Barbara Jones

Robert Jones

Phil Jones





# 66 YEARS OF SUCCESS

## 1957-2023

### 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

## 66 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 Marcolnio  
Harold Hogue  
Christ Hodges  
John Young  
George DeMark  
Ronald Snyder  
Jack Hudson  
Stanley Schubel  
Richard Fischer  
Richard Boyles  
Gary Jones  
William Dunsmore  
Angelo Piccirilli

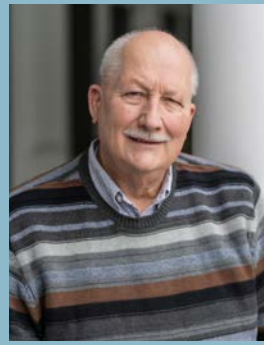
Winnie Eichelberger  
Joan Walker  
Ed Zorek  
Lorraine Kudelko Amos  
John Pelsh  
David Moses  
Larry Perna  
Frank Gargiulo  
Michael Gonsalves  
Connie George  
Ed Zipay  
Bob Lucas  
David Burich  
Laura Kubyako  
Donna Oliver  
Cliff Toth  
Richard Titus



# CHAIRMAN OF THE BOARD & CEO REPORT

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**As we look back over the past year, we want to start by thanking you, our members, for the trust and loyalty you have placed in us.**



**Ed Zipay**  
*Chairman of the Board*



**Sandi Carangi**  
*CEO*

In light of recent financial news, we also want to assure you that your money is safe and fully insured up to \$250,000 per member by the National Credit Union Share Insurance Fund administered by NCUA.

Established in 1957, our credit union is committed to serving our community, now, and well into the future. Everything we do is centered around our philosophy of “people helping people.” Our deposits come from our neighbors in the community who entrust their savings to us. Our loans go to local people and small businesses where we shop. We manage funds every day in a way that protects our members and the financial strength of our credit union.

It is because of our financial strength, that we are able to continue focusing on improving our technology and enhancing our products and services. In 2022, we updated our mobile app, began offering online account opening, and started researching the construction of a new Hermitage branch – which is now underway.

We also achieved a high annual net income and retained a well-capitalized position by taking advantage of cost-saving initiatives and receiving an Employee Retention Tax Credit of \$333,244.08.

Throughout 2022 we also continued to support local schools and organizations by volunteering and giving back to our community. In this report you’ll find a list of organizations we’ve supported over the past year – including schools where we volunteer to teach financial lessons to students through Junior Achievement. We are also pleased to share that 2022 marked the eighth year in a row that our credit union was voted Best of the Best Credit Union in our area. In addition, our credit union received state-wide recognition with the CrossState Credit Union Foundation Financial Literacy Award.

Our dedicated board of directors, Ed Zipay, Bob Lucas, Donna Oliver, Laura Kubyako, Dave Burich, Cliff Toth and Richard Titus, work hard to ensure the credit union is 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 monitoring 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.

On behalf of the Board of Directors, Supervisory Committee, and employees, we thank you for your membership and the trust you place in us. As our credit union continues to expand, we want you to know that – ***you are our inspiration to grow!***

Respectfully submitted,



Ed Zipay, *Chairman of the Board*



Sandi Carangi, *CEO*



# SECRETARY'S REPORT



## 2022 ANNUAL MEETING MINUTES

**The 65th annual meeting of the Mercer County Community Federal Credit Union was held on April 9, 2022, at 1:00 pm. Due to COVID-19 restrictions, the meeting was held virtually.**



**Donna Oliver**  
*Board Secretary*

Mr. Ed Zipay reminded everyone that the Annual Report has been posted on the MCCFCU website. If anyone wants a printed copy of the 2021 Annual Report, they are available at both branches.

Mr. Ed Zipay, Board Chairman, called the meeting to order and introduced Ms. Sandi Carangi, MCCFCU's CEO. Mr. Zipay announced there was a quorum with 37 members in attendance on Zoom.

Mr. Zipay noted the passing of Delores Toth at age 93. Ms. Toth was a founding member and served on our credit union board for over 50 years. She was extremely dedicated and always had the welfare of our credit union in mind. Mr. Zipay extended sympathies to her family on behalf of the credit union. Mr. Zipay also acknowledged Delnora Taylor who recently retired from the Supervisory Committee. Ms. Taylor's dedication to the credit union is very much appreciated.

Mr. Zipay thanked Ms. Carangi for her leadership during these challenging times and our staff for serving our members. Lobbies and drive-thrus are open as usual and online services are available 24/7 to assist members.

Mr. Zipay also expressed appreciation to the members of the Board of Directors and Supervisory Committee for their guidance and continued support in 2021. Despite the economic effects of the COVID-19 pandemic, the credit union continued to thrive. The NCUA (National Credit Union Administration) approved our community charter expansion to allow our credit union to serve not only Mercer County but also members from the surrounding counties of Venango, Crawford, and Lawrence in PA, plus Columbiana, Trumbull and Mahoning in OH.

Other accomplishments in 2021 included upgrading our core processing system to make your membership experience with the credit union even better. In December 2021, we also purchased the property adjacent to the Hermitage office for future expansion.

## COMMUNITY SHRED DAY



As of December 31, 2021, our assets totaled just over \$103 million, loans were at \$51.2 million, savings were just over \$94 million, and capital was at \$8.6 million; all positive increases from 2020.

Ms. Carangi then spoke about our core processing system upgrade. With over 100 new accounts opening each month and the increased usage of online and mobile banking, the upgrade prepared us to handle our growing membership. The expansion of our community charter in April 2021 took us from serving one county with 100,000 residents to a seven-county area with nearly one million residents. With the expansion of our charter and update of our technology, the next step is to make sure that our physical presence is taken care of. Plans over the next two years will be to replace the current Hermitage branch with a larger building so that we can better accommodate our employees and members.

Ms. Carangi expressed her gratitude to the Board and Supervisory Committee members for their support and to our staff for working together to make sure that our members are taken care of and to ensure that our credit union is running smoothly.

Mr. Zipay referred all to the Annual Report where the Chairman and CEO report, Secretary report, Treasurer report, Supervisory report and financials are found. A motion was made by Bob Lucas, and seconded by Rick Titus, to adopt the reports. The motion was approved.

The nominating committee, led by Ruth Leone, presented the slate of officers for the Board – Donna Oliver, Cliff Toth and Rick Titus. They currently serve on the Board and have agreed to serve for another three-year term. There being no other nominees, Mr. Zipay declared Donna Oliver, Cliff Toth and Rick Titus elected by general consent to the Credit Union Board of Directors.

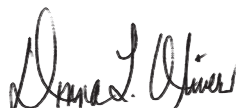
Ms. Carangi announced the recipients of the Continuing Education Awards. Each of the six award winners will receive a check for \$1,000. There were 11 honorable mention recipients who will each receive \$100 award checks. Appreciation was extended to Ruth Leone, Ed Zipay, Suzy Taylor and Elaine Patton for reading and evaluating the Continuing Education Award applications and Tammy Calderwood for coordinating the scholarship application process.

Mr. Zipay thanked everyone for attending the meeting and called for a motion to adjourn. A motion was made by Ms. Laura Kubyako, and seconded by Mr. Rick Titus, to adjourn the meeting. The annual meeting was adjourned at 1:27 pm.

Respectfully submitted on behalf of Donna Oliver, Board Secretary,



Ed Zipay, Chairman of the Board



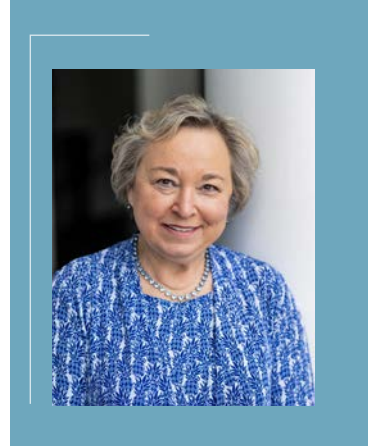
Donna Oliver, Board Secretary



**COMMUNITY  
FOOD  
WAREHOUSE  
FOOD DRIVE**



# TREASURER'S REPORT



**Laura Kubyako**  
Board Treasurer

**We are proud to report our credit union remains financially strong.**

Since 1957, our credit union has been offering superior financial products and services for our members. We appreciate your loyalty and support throughout the year.

For the year ending December 31, 2022, our credit union had an overall net income of \$1,053,967.00. Dividends to members amounted to \$85,900.92. Total gross revenue for the year was \$4,165,633.77 and operating expenses were \$2,792,997.80.

Our assets have grown from \$500.00 in 1957 to \$107,468,825.60 as of year-end 2022. In addition, our membership has grown to 11,429.

A top priority of our credit union is to invest in the youth of our community. 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 offers scholarships to graduating seniors pursuing a post-high school education. Congratulations to this year's Continuing Education award winners. We extend our appreciation to all who helped with this program.

Special thanks to our CEO, the Board of Directors, Supervisory Committee, and the entire staff as we continue to grow and expand our credit union. I am very proud to be a part of such a great team.

We will always serve in the interest of our membership to bring you the best membership experience.

Respectfully submitted,



Laura Kubyako, Board Treasurer



**YOUNGSTOWN/WARREN  
REGIONAL CHAMBER  
MCCFCU 65 YEAR  
RECOGNITION**

**FINANCIAL LITERACY CLASS  
AT PRINCE OF PEACE**





# SUPERVISORY COMMITTEE REPORT



**Ruth Leone**  
*Chair*  
Supervisory Committee

**The Supervisory Committee of the Mercer County Community Federal Credit Union is created by law and appointed by your Board of Directors.**

As the “guardians” of your credit union, we monitor the financial safety and soundness, and oversee compliance with various regulatory requirements.

It is the opinion of the Committee that the business of the credit union has been conducted in a fiscally sound and secure manner. This conclusion is based on the positive reports from the CrossState Credit Union Association annual audit and the National Credit Union Administration federal examination. In addition, our committee also conducts internal audits at both branches. As required, the committee completed a verification of member accounts and VISA accounts at the end of 2022. We appreciate the members who do their part to verify the accuracy of their statements.

In 2022, we welcomed 1,237 new members. The membership continues to grow as we ended the year with 11,429 members. Many of these new members came from our newly expanded community charter.

A special thank you to Delnora Taylor who retired from the Supervisory Committee this year after serving for thirteen years. Her expertise and knowledge of the credit union were a huge benefit to the rest of the committee.

The volunteers who serve on your Supervisory Committee are Ruth Leone, Chair, Karen Davis, Richard Titus, and Sylvester Enos. Our appreciation goes to our CEO, Sandi Carangi, our Board of Directors, and the entire staff for another successful year. We are excited about the upcoming construction of a new, modern building and look forward to serving you, the members, again in 2023.

Respectfully submitted,

  
Ruth Leone, Chair  
Supervisory Committee



**JUNIOR ACHIEVEMENT  
MERCER COUNTY  
\$2,500 FINANCIAL  
LITERACY DONATION**

# STATEMENT OF FINANCIAL CONDITION

AS OF DECEMBER 31, 2022



## ASSETS

Loans	\$55,884,139.32
Less: Allowance for Loan Loss	(199,656.26)
Less: Allowance for ODP Loss	(1,868.88)
Cash on Hand	1,105,688.64
Investments	46,749,852.40
Prepaid & Deferred Expenses	513,797.73
Land & Building – Sharon (net)	718,418.80
Land & Building – Hermitage (net)	671,610.56
Furniture & Equipment (net)	73,377.82
Accrued Interest on Loans	147,663.85
Share Insurance	981,843.81
Other Assets	823,957.81
<b>TOTAL ASSETS</b>	<b>\$107,468,825.60</b>

## LIABILITIES

Accounts Payable	\$206,414.62
Dividends Payable	29,898.65
<b>TOTAL LIABILITIES</b>	<b>\$236,313.27</b>
Regular Shares (Savings)	\$74,568,409.94
IRA Shares	4,840,096.29
Vacation Club Accounts	598,744.23
Christmas Club Accounts	160,148.95
Share Certificates	3,542,320.09
Checking Accounts	13,979,897.47
Regular Reserves	1,202,911.53
Undivided Earnings	8,155,175.27
Equity Acquired in Merger	219,169.46
Unrealized Gain (Loss)	(34,360.90)
<b>TOTAL EQUITY</b>	<b>\$107,232,512.33</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$107,468,825.60</b>

# STATEMENT OF INCOME & EXPENSES

AS OF DECEMBER 31, 2022



## OPERATING INCOME

Interest on Loans	\$2,695,466.09
Income from Investments	468,057.78
ERTC (Employee Retention Tax Credit)	333,244.08
Other Income	668,865.82

## TOTAL GROSS INCOME

**\$4,165,633.77**

## OPERATING EXPENSES

Compensation	\$983,913.24
Benefits/Insurance	203,742.23
Employer Tax Expenses	95,546.38
Travel & Conferences	8,856.67
Association Dues	14,803.00
Occupancy Expenses	73,601.83
Office Operations Expenses	468,502.62
CDA Donations & Fees	8,793.00
Education & Promotions	92,999.47
Scholarship Fund	5,810.23
Loan Servicing	70,290.45
ODP Expenses	77,105.30
Visa Loan Servicing	90,163.57
Indirect Loan Servicing	467,511.87
Professional & Outside Services	5,981.76
Provision for Loan Loss	73,988.79
Provision for ODP Loss	32,155.23
Supervision & Examination	16,574.60
Cash Over & Short	(342.44)
Annual Meeting (Accrual)	3,000.00

## TOTAL OPERATING EXPENSES

**\$2,792,997.80**

Non-Operating Gain (Loss)	(232,768.05)
Less Dividends to Members	85,900.92

## NET INCOME TRANSFER TO UNDIVIDED EARNINGS

**\$1,053,967.00**

# 5 YEAR REVIEW

YEAR END	TOTAL ASSETS	TOTAL LOANS	TOTAL SAVINGS	TOTAL CAPITAL
2018	\$77,821,005.63	\$36,126,137.93	\$70,865,620.73	\$6,825,941.80
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

## 2022 HIGHLIGHTS



**NOT-FOR-PROFIT FINANCIAL  
COOPERATIVE OWNED  
BY 11,429 MEMBERS**

**TOTAL ASSETS OVER \$107 MILLION  
AS OF 2022 YEAR-END**

**AUTO LOANS  
\$21.3 MILLION  
FUNDED**

**HELPING HOME  
BUYERS WITH  
\$1.6 MILLION  
IN REAL  
ESTATE LOANS**



**OVER \$16,000  
COMMUNITY  
DONATIONS  
HELPING  
OVER 40  
NON-PROFITS**

**FINANCIAL EDUCATION  
TO NEARLY  
500 STUDENTS  
IN MERCER COUNTY**



# COMMUNITY IMPACT

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**Mercer County Community Federal Credit Union continues to make a difference in our community by supporting the following organizations and events in 2022**

- ACTION, Inc.
- Arc of Mercer County
- Area Community Theater of Sharpsville
- Buhl Park Summer Concert Series
- Children's Aid Society of Mercer County
- Community Food Warehouse of Mercer County
- Community Foundation of Western PA & Eastern OH
- CrossState Credit Union Foundation
- Downtown Sharon Farmer's Market
- Farrell Hall of Fame
- Foundation for Free Enterprise Education
- Greenville Chamber of Commerce
- Hermitage Holiday Light Parade
- Hermitage Police Department
- Hermitage Volunteer Fire Department
- Hickory Baseball & Softball Boosters
- Hickory VFW
- Junior Achievement of Western Pennsylvania - Mercer County
- Keystone Blind Association
- Mercer County Coalition for Drug Awareness
- Mercer County Hall of Fame
- Mercer Community Band
- Meszaros Charitable Fund Foundation
- Penn State Shenango Sports
- Prince of Peace Center
- Rotary Club of Hermitage
- Saint John XXIII Home
- Sharon Basketball Boosters
- Sharon Beautification Commission
- Sharon Little League Baseball
- Sharpsville Baseball Boosters
- Sharpsville 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
- United Way of Mercer County
- Wounded Warrior Project
- Youngstown/Warren Regional Chamber of Commerce



**We are pleased to partner with PWCampbell on the design and construction of our new Hermitage credit union office in 2023.**

# 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  
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



### 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 \$103,000 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

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

**TEMPORARY HERMITAGE OFFICE (MAY 2023 - FEBRUARY 2024)**  
568 S. HERMITAGE ROAD

# SERVICES FOR OUR MEMBERS

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## SAVINGS ACCOUNTS

- Regular Savings (Shares)
- Share Certificates
- Holiday Club
- Vacation Club
- IRA Shares

## 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
- 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
- Free Notary
- 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





**Mercer County  
Community**  
Federal Credit Union

*Making a Difference In Our Community*

