

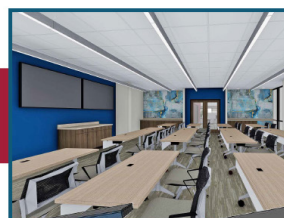
# CU Wire

MERCER COUNTY COMMUNITY FEDERAL CREDIT UNION

FALL 2023

## YOU ARE OUR INSPIRATION **TO GROW**

### FUTURE HOME OF



Our groundbreaking for our new credit union office at 559 North Hermitage Road took place on May 26, 2023. We're excited to watch construction of our new building with a completion date of early Spring 2024. Our new office will feature over 10,000 square feet of space dedicated to taking care of you, our members. As our credit union rapidly grew over the past few years, it became clear that we had outgrown our Hermitage office space.

Our new building, designed by PWCampbell, will feature additional individual offices and new technology that will enhance our members' financial experience. As a community credit union serving seven counties in PA and OH, we're proud to be fostering economic growth in the communities we serve.

Be sure to follow the construction of our new office on the news page of our website at [www.mccfcu.org](http://www.mccfcu.org).



MCCFCU staff, board, supervisory committee members and elected officials at groundbreaking ceremony.

## Ride into Fall with a New Car

### NEW & USED AUTO LOANS

AS LOW AS

**5.99%** APR\*

Whether you're looking for your first car or looking to trade up, be sure to ask for credit union financing right at the dealership.

\*Annual Percentage Rate effective 10/1/2023, subject to change. All loans based on creditworthiness and subject to credit approval.

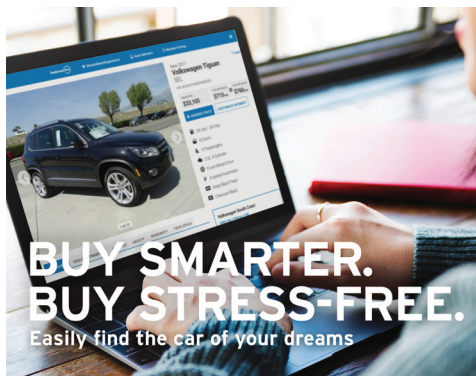
## CERTIFICATE SPECIAL

**4.02%** APY\* FOR 9 MONTHS

WATCH YOUR SAVINGS GROW

\*Annual Percentage Yield. Minimum \$1,000 deposit. Limited Time Offer. Penalty for early withdrawal. Membership eligibility required. **Federally insured by NCUA.**





**BUY SMARTER.  
BUY STRESS-FREE.**  
Easily find the car of your dreams



### 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](http://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!**

# INTERNATIONAL CREDIT UNION DAY

ON OCTOBER 19, CREDIT UNIONS  
AROUND THE WORLD WILL CELEBRATE.



Mercer County Community FCU will join over 56,000 credit unions in celebration of International Credit Union (ICU) Day®. Celebrating its 75th anniversary this year, ICU Day highlights the many ways that credit unions across the world help

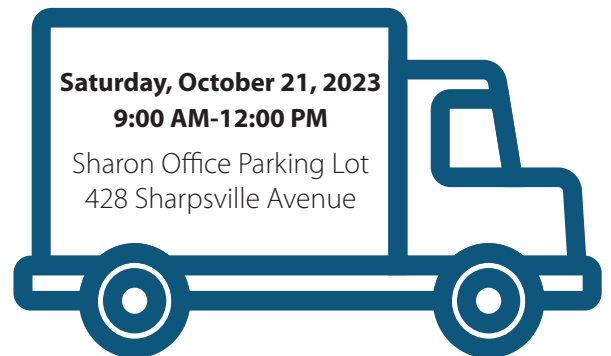
members work towards achieving their financial goals. Credit unions were built on the principle of "people helping people." We've seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of its members. Mercer County Community FCU is proud to be part of this tradition.

Join us on Thursday, October 19 to celebrate ICU Day. As part of the celebration, be sure to stop by the credit union for special giveaways!

## 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 21, 2023.**

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 canceled checks should be shredded.



## IN MEMORIAM

We are saddened to share the passing of board member, Cliff Toth. Cliff passed away on June 7, 2023. His leadership and commitment left an indelible mark on our credit union. Cliff's dedication and tireless advocacy will forever inspire us to uphold the values he held dear while serving our membership. We are appreciative of the devotion Cliff had for his family, friends and community.



**Mercer County Community FCU** and Junior Achievement of Western PA presented a \$10,000 grant to Ionta Elementary School in Hermitage. Funds from this grant supported area students' participation in JA Biztown, exploring various careers and learning valuable lessons in personal finance.



**Mercer County Community FCU** staff presented financial lessons at Prince of Peace Center in Farrell.



# SKIP-A-PAY IS THE ICING ON TOP of a perfect holiday



Take advantage of our **Holiday Skip-A-Pay program** and take the stress out of the season. Use the extra cash for holiday travel or special gifts. It's easy to apply. Simply complete the form below and return it to us by mail or drop it off at the credit union.

## SKIP-A-PAYMENT GUIDELINES

1. Processing fee of \$25 per loan will be deducted from your account during the skip-a-pay month requested, unless your check is enclosed.
2. Loans cannot be past due. New loans (less than 3 months) and real estate loans are not eligible.
3. Application and approval required for each loan.
4. Applications should be received at least five business days prior to loan due date. Interest will continue to accrue on unpaid balances through skipped payment period.

## HOLIDAY SKIP-A-PAY APPLICATION

Name: \_\_\_\_\_

Account # \_\_\_\_\_

Loan Suffix: \_\_\_\_\_ Payment Amount: \_\_\_\_\_ Skip: ☐ Nov **or** ☐ Dec **or** ☐ Jan

Loan Suffix: \_\_\_\_\_ Payment Amount: \_\_\_\_\_ Skip: ☐ Nov **or** ☐ Dec **or** ☐ Jan

How is your loan paid? ☐ Cash/Check ☐ Payroll Deduction ☐ Internal Transfer ☐ ACH

Please deduct the \$25.00 processing fee from my: ☐ Savings ☐ Checking ☐ Check Enclosed

Signature \_\_\_\_\_

Joint Signature (if applicable) \_\_\_\_\_

Skipped payments do not extend the term of any credit insurance policy you may have obtained through the credit union as part of your loan.

By signing above, you authorize the Credit Union to extend the due date of your final loan payment by one month. The \$25.00 processing fee per loan will be deducted from your account selected above unless payment is enclosed. Interest will continue to accrue on unpaid balances through skipped payment period. New loans not eligible. Loans paid through ACH/direct deposit require extra processing. Call for details.

### For Credit Union Use Only

Account # \_\_\_\_\_

Suffix \_\_\_\_\_

Pay Code \_\_\_\_\_

Next Due \_\_\_\_\_

Process Date \_\_\_\_\_

Fee \_\_\_\_\_

Advance Due Date \_\_\_\_\_



## SAVINGS RATE SCHEDULE

October 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% |

(\*\*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 | 3.00% | 3.03% |
|--------------------|-------|-------|-------|

| Share              | Minimum Deposit Required | Rate  | APY*  |
|--------------------|--------------------------|-------|-------|
| Certificates (CDs) |                          |       |       |
| 6 Month            | \$1,000                  | .75%  | .75%  |
| 9 Month Special    | \$1,000                  | 4.00% | 4.02% |
| 12 Month           | \$1,000                  | 3.00% | 3.00% |
| 24 Month           | \$1,000                  | 2.50% | 2.50% |
| 36 Month           | \$1,000                  | 2.00% | 2.00% |

\*APY – Annual Percentage Yield

Rates subject to change.

Federally Insured by NCUA.

## FEE SCHEDULE

October 1, 2023

| Services   | Fee                             |
|--|---------------------------------|
| Overdraft  | \$25.00/Item                    |
| NSF  | \$25.00/Item                    |
| Copy of Check  | \$5.00/Copy                     |
| Returned Item  | \$25.00/Item                    |
| Deposited Item Return  | \$25.00/Item                    |
| Stop Payment   | \$25.00/Request                 |
| Personal Checks  | Prices vary depending on style. |
| <b>Other Services</b>  | <b>Fee</b>                      |
| 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                     |
| LoanPay Xpress   | \$10.00/Payment                 |
| VISA Card Replacement  | \$10.00/Card                    |
| VISA Gift Card   | \$3.50/Card*                    |
| Wire Transfer (Incoming)                                     | \$15.00/Transfer*               |
| Wire Transfer (Outgoing)                                     | \$25.00/Transfer*               |
| Wire Transfer (International)                                | \$35.00/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.

\*Updated Visa gift card and wire fees effective January 1, 2024

## MAKE YOUR LOAN PAYMENTS WITH A DEBIT OR CREDIT CARD WITH LOANPAY XPRESS

Enjoy the convenience of making your loan payments with a debit or credit card utilizing **LoanPay Xpress**. Members can use our mobile app or online banking to make their payment. For assistance, visit our website or contact one of our branches.



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

**SHARON OFFICE:**

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

**TEMPORARY  
HERMITAGE OFFICE:**

568 S. Hermitage Road, Hermitage, PA 16148  
phone 724.981.9410 fax 724.981.9412  
toll free 866.384.0244

**LOBBY HOURS:**

Monday - Thursday 9am - 5pm

Friday 9am - 5:30pm

**WWW.MCCFCU.ORG**

Routing #243384965

Federally Insured By NCUA



Surcharge-Free  
ATM Network



PRSRT STD  
U.S. POSTAGE  
PAID  
SCP GROUP

SAVE THE  
DATE

**2024 ANNUAL MEETING • Saturday, April 13, 2024 at Avalon at Buhl Park, Hermitage PA**

Sweeten your holiday with a

**HOLIDAY LOAN**

**\$6,000 FOR 36 MONTHS**

RATES AS LOW AS

**7.99%\***  
APR

\*Annual Percentage Rate effective October 1, 2023 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 2023**

**Columbus Day** • October 9

**Thanksgiving** • November 23

**Veterans Day** • November 10

**Christmas** • December 25

**New Year's Day** • January 1, 2024

**2023 HOLIDAY CLUBS**

Holiday Club funds will be available in your checking account on October 1, 2023. If you do not have a checking account, the money will transfer to your savings (share) account.

**OPEN YOUR 2024  
HOLIDAY CLUB**

Starting October 1, 2023, you may deposit to a Holiday Club for 2024.

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.

