

CU Wire

MERCER COUNTY COMMUNITY FEDERAL CREDIT UNION

SPRING 2024

SPRING LOAN EVENT

\$6,000 FOR
36 MONTHS

RATES AS LOW AS:

7.99%
APR*

*Annual Percentage Rate effective
3/1/2024, subject to change. Rates and
terms based on credit qualifications
and subject to credit approval.



CUMONEY
Visa® Gift Cards

A Gift For
VIRTUAL-LY
Any Occasion



Anytime, anywhere that you celebrate, virtual Visa® gift cards can make the perfect gift!

- Instantly available
- Choose your delivery date
- Perfect for special occasions such as birthdays, weddings, and graduation.

Visit one of our offices to purchase virtual Visa gift cards. Plastic Visa gift cards are also available in a variety of styles.

GRAND OPENING *Celebration!*

Happening May 2024

We're excited about the opening of our new Hermitage office located at 559 North Hermitage Road in May 2024. Construction of our new branch began last summer and for the past year we have been serving our members in a temporary location in the Kohl's shopping plaza.

Our new 10,000 square foot credit union office features easier access drive-thru lanes, an expanded lobby, and a fresh modern atmosphere. Additional loan and member service offices, as well as state-of-the-art technology will support the financial services of our more than 12,000 members for years to come.

Watch your mail and visit our website www.mccfcu.org for details about the opening of our new office and our grand opening celebration!



\$500 VISA GIFT CARD *Grand Opening Giveaway*

Celebrate with us the whole month of May and be sure to enter our grand opening giveaway. A total of 5 (five) winners will be selected from the entries. Each winner will receive a \$500 Visa gift card*. In addition, a \$500 donation will be made to a charitable organization of the winner's choice. The drawing will be held on May 31, 2024. Visit the credit union or check out our website for entry forms, official rules and all giveaway details.

*\$500 to be given away as a Visa gift card. Visa is not a sponsor of this promotion.

CERTIFICATE SPECIAL

4.02% APY* FOR 9 MONTHS

WATCH YOUR SAVINGS GROW

*Annual Percentage Yield. Minimum \$1,000 deposit. Limited Time Offer.
Penalty imposed for early withdrawal which may affect earnings.

Federally insured by NCUA.





STUDENT LOANS

Whether you're an undergraduate, career training or graduate student, get money for school from Sallie Mae®. Student loans from Mercer County Community FCU in partnership with Sallie Mae® could help!

- 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!



LOOKING TO BUY A NEW CAR?

Save time by shopping online first.

Visit us at www.mccfcu.org and click on **CU Direct AutoSmart** to browse vehicles from participating local dealerships and get pre-approved for your loan.



FOUR SIGNS THAT IT'S A SCAM

1 Scammers PRETEND to be from an organization you know.

Scammers often pretend to be contacting you from the government or a business you know. They use technology to change the phone number that appears on your caller ID.

2 Scammers say there's a PROBLEM or PRIZE.

They might say you're in trouble with the government, that you owe money, someone in your family had an emergency, or that your computer has a virus. Some scammers say that there's a problem with one of your accounts and ask you to verify information or say that you won money in a lottery or sweepstakes but have to pay a fee to get it.

3 Scammers PRESSURE you to act immediately.

Scammers want you to act before you have time to think. They might threaten to arrest you, sue you, or take away your license. They might say your computer is about to be corrupted.

4 Scammers tell you to PAY in a specific way.

They often insist that you pay by sending money through a money transfer app or by putting money on a gift card. Some will send you a check (that will later turn out to be fake), tell you to deposit it, and then send them the money.

**For more information, visit the Federal Trade Commission at www.consumer.ftc.gov*

MEMBER EXCLUSIVE: Get 20% Off Trust & Will Estate Planning



Love My Credit Union® rewards

trust & will

Your financial wellness is our number one priority. That's why we partnered with Trust & Will and Love My Credit Union Rewards to provide exclusive savings on estate planning. Get 20% off any estate plan just for being a Mercer County Community Federal Credit Union member. Trust & Will is the leading Estate Planning platform offering:

- Convenient, easy-to-use online platform
- Legally binding documents customized to fit your needs
- Best-in-class, top-rated member support
- Fast estate planning – plans can be completed in 30 minutes
- Wills start at just \$159 with member discount

Visit www.mccfcu.org and click on Resources & Links to learn more.

Introducing Poshie Assistant



Hi there! I'm Poshie, your AI-powered digital assistant from Mercer County Community FCU. Can I answer any questions for you today?

1:07:39 PM

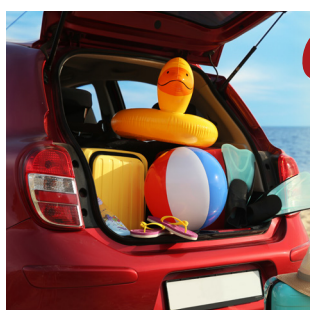
What kind of questions can I ask you?

1:07:40 PM

I can answer questions about our products, services, and provide general information from our website!

1:07:41 PM

We've added a new feature to our website to help our members access information. While logged into the credit union's website, you'll notice an AI assistant named Poshie in the lower right corner. Poshie can answer questions 24/7 and help guide you to information on our products and services.



Great rates for wherever the road takes you!

NEW & USED
AUTO LOANS

AS
LOW
AS

5.99% APR*

*Annual Percentage Rate effective 3/1/2024, subject to change. All loans based on creditworthiness and subject to credit approval.

2024 CONTINUING EDUCATION AWARDS

Mercer County Community FCU will present the **24rd Annual Continuing Education Awards** at the Annual Meeting on Saturday, April 13, 2024. Awards are open to any 2024 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 22, 2024. **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 \$110,000 to area students pursuing an academic, professional, or vocational post-high school education.

CLIFF TOTH MEMORIAL SCHOLARSHIP

An additional \$1,000 scholarship is being awarded at our Annual Meeting on Saturday, April 13th to a 2024 graduate in memory of Cliff Toth. Cliff served on the board of directors of our credit union and passed away in June 2023. He was known as a gentle, kind and sincere person who generously gave of his time and resources.

PAST 2023 SCHOLARSHIP WINNERS (\$1,000 Awards)



(Pictured from left to right): Sandi Carangi, CEO of Mercer County Community FCU, Ava Gargiulo (Hickory), Hannah Beighley (Hickory), Tamera Slater (Farrell), Alexa Gaul (Mercer), Ella Labbiento (Sharon), and Ed Zipay, Board Chairman of Mercer County Community FCU. Not pictured: Makayla Moose (Lakeview).

2023 HONORABLE MENTION (\$100 AWARDS)

Jack Davis
Hickory High School

Kellen DeJulia
Sharpsville
High School

Kaelyn Fustos
Hickory High School

Clare Howard
Sharpsville
High School

Zac Lanshak
Hickory High School

Alexa Meszaros
Hickory High School

Amaris Denise Newell
Sharon High School

Natalie Ostheimer
Sharon High School

Christian Saxe
Commodore Perry
High School

Lauren Taylor
Jamestown
High School

CREDIT UNION RECEIVES 2024 FINANCIAL LITERACY \$2,500 AWARD

Mercer County Community FCU is being recognized with a \$2,500 Leaders in Financial Literacy Award from the CrossState Credit Union Foundation. The Foundation recognizes and honors credit unions and organizations for excellence in the advancement of financial education. This award is being given to Mercer County Community FCU for partnering with Junior Achievement of Western PA (JA) and sponsoring the first group of middle school students from Mercer County to participate in the JA BizTown experience.

In 2023, a total of 167 fifth grade students from Ionta Elementary School in Hermitage, PA participated in classroom lessons on subjects such as budgeting,

job interviewing, business management, and work readiness. The students then traveled to JA BizTown, a hands-on interactive mock town where they spent a day assuming various roles in business, learning about careers, marketing, and personal finance. Following the success of the program, students from four additional Mercer County schools are scheduled to participate in the JA Biztown experience this year.

This \$2,500 award, given to further support financial literacy efforts in our community, will be presented to our credit union at our upcoming CrossState Credit Union Foundation's Annual Conference in May.



TRADITIONAL & ROTH IRA

Choose when to save on taxes! This year's tax deadline is April 15, 2024. Until then, you can contribute to an IRA for 2023.

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.



Did you know that you can set up eAlerts for account activity you want to be notified

about? You can set them to alert you about account balances, transaction amounts, loan payment reminders and more. Call us for more details.



PRSRT STD
U.S. POSTAGE
PAID
SCP GROUP

**GRAND OPENING
MAY 2024**

Hermitage Office

559 N. Hermitage Rd.

Watch your mail and our
website for details!

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

**67TH ANNUAL
MEETING... JOIN US**

SATURDAY, APRIL 13, 2024

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: \$10.00

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 5, 2024.*

*Vegetarian option available upon request.

CANDIDATES ANNOUNCED FOR BOARD OF DIRECTORS

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: Laura Kubylko and Ed Zipay. Both candidates are currently serving on our Credit Union Board of Directors and have agreed to continue to serve if elected.

Also nominated is Mark Longiotti to fill one board position with one year left on an unexpired three-year term. Longiotti is a lifelong resident of the Shenango Valley, with 35 years' experience as an attorney, and has served 16 years in the PA House of Representatives. He is currently the Director of Business and Community Development for the City of Hermitage. Longiotti has agreed to serve on the Credit Union Board if elected. If the nominees run unopposed, an election will not be necessary. Election results will be announced at the Annual Meeting.