



Fall For Great Rates

NEW & USED
AUTO LOANS

AS LOW AS

4.99% APR*

*Annual Percentage Rate effective 10/1/2025, subject to change. All loans based on creditworthiness and subject to credit approval.



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-PAY 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.

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



This Season Can Be Sweeter With a
HOLIDAY LOAN **\$6,000 FOR 36 MONTHS**

RATES AS LOW AS

6.99% APR*

*Annual Percentage Rate effective October 1, 2025 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.



CUDL AutoSMART™ 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!



LOANPAY XPRESS

Make your loan payments with a debit or credit card

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.

SHRED DAY & FOOD DRIVE

Saturday, October 18, 2025 from 9:00 AM-12:00 PM

Sharon Office Parking Lot 428 Sharpsville Avenue

Members can dispose of old documents & confidential files.
All items will be safely shredded on location in the mobile truck.

Collected food items will benefit the Mercer County Food Bank.

Most Needed Food Items:

- Canned Vegetables & Soups
- Canned Tuna, Chicken, or Ham
- Peanut Butter & Jelly
- Spaghetti Sauce & Pasta
- Rice & Cereal
- Canned Fruits & Juices

Also non-food items such as:

- Laundry & Dish Detergent
- Toothpaste
- Toilet Paper
- Diapers
- Soap & Shampoo



COOPERATION FOR A PROSPEROUS WORLD

THIS OCTOBER, CREDIT UNIONS
AROUND THE WORLD WILL CELEBRATE.

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a "people-first" philosophy that impels them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 411 million members across the globe. On Thursday, October 16, 2025, join credit union and financial cooperative members around the globe in celebrating 77 years of International Credit Union Day®.

Visit us at Mercer County Community Federal Credit Union and celebrate with your fellow member owners!



trust&will

LIMITED TIME OFFER

OCTOBER 1ST - 31ST

Members Save 30%
on any estate plan

**A GREAT OFFER
JUST GOT BETTER!**

GET 30% OFF TRUST & WILL IN OCTOBER

Mercer County Community FCU is excited to bring you an exclusive **limited time offer** of **30% off** any estate plan with **Trust & Will** through the Love My Credit Union Rewards Program.

Whether you're creating a Will to protect your loved ones or setting up a Trust to secure your assets, Trust & Will makes the process simple, secure, legally valid, and affordable.

The limited time offer is only available during **Estate Planning Awareness month, October 1-31, 2025**. Start your estate plan today!

Scan the QR code to get started or visit www.mccfcu.org.



SCAN QR CODE TO GET
STARTED OR VISIT OUR
CREDIT UNION WEBSITE



FRAUD TIPS

Too Good to Be True? It Probably Is

Each year, consumers lose billions of dollars to con artists. With the advancement of new technologies, the use of artificial intelligence (AI) to swindle victims is a growing trend.

How is it done?

Known as deepfakes or voice cloning, fraudsters impersonate friends and family members through the creation of realistic images, voice recordings, and videos by manipulating existing social media content. Victims are often contacted by a seemingly panicked loved one requesting money or sensitive personal information.

How can you protect yourself?

- 1 Look for contextual clues.** Closely examine the content for poor grammar or spelling, if written, or weird distortions of pictures and videos, such as extra fingers or smudged faces.
- 2 Tighten social media privacy settings.** By setting accounts to private and being mindful of who you add as a friend, you reduce the likelihood of your content being misused.
- 3 Be cautious online.** Don't click on links in emails or texts from unknown senders. Be careful about downloading attachments from suspicious emails.
- 4 Resist pressure.** Legitimate organizations will give you time to make a decision. It's probably a scam if they won't take no for an answer, pressure you to do something quickly, or make threats about what will occur if you don't comply.

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



A brighter financial future begins here.

Through our partnership with national non-profit GreenPath Financial Wellness, we're connecting you with free tools and resources for improving financial health:



Get out of debt.

If you have high-interest credit card debt, a GreenPath Debt Management Plan may be able to help you to lower your interest rates AND pay off debt faster.



Set a budget.

GreenPath can help you to set a budget and create a spending plan to work toward your goals.



Build credit.

Learn how to better understand your credit report, dispute inaccurate information, and manage your credit score.



Get help with housing.

Our housing experts provide support during the homebuying process or when you're struggling with rent or mortgage payments.

Take the first step and visit the **Financial Wellness** tab at **www.mccfcu.org** or call **724-981-9410** for additional information



Spread Joy & Save Money: Make It a Happy and Financially Healthy Season

October 15, 2025 @ 2:00 – 2:45 pm

The holidays are often known as "the most wonderful time of the year" and can also be the most expensive! This webinar will provide you with financial tools and tips that can help reduce your holiday spending, how to plan your holiday budget and stick to it, and strategies for managing the holiday stress.

To access these webinars, and for additional financial wellness tips and resources, please visit the Financial Wellness tab at www.mccfcu.org.

Military Financial Wellness

November 12, 2025 @ 1:00 – 2:00 pm

Join our Veterans Day webinar to explore financial tips, benefits, and strategies for service members, veterans, and their families. Our panel will share real-life experiences and actionable strategies to help navigate the financial transitions that come with military life from enlistment to retirement.



HERMITAGE OFFICE:

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

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

WWW.MCCFCU.ORG

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Surcharge-Free
ATM Network

SAVE THE
DATE

2026 ANNUAL MEETING • Saturday, April 18, 2026 at Avalon at Buhl Park, Hermitage PA

CUMONEY
Visa® Gift Cards



CUMONEY® Visa® Gift Cards.

**ONE SOURCE.
MANY DESIGNS.
EVERY OCCASION.**

GIVE THE PERFECT GIFT WITH A VISA GIFT CARD!

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Service Call Center



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Use and Safer than Cash



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United States



Instant Issue

Ask us about CUMONEY Visa Gift Cards today!

HOLIDAY CLOSINGS 2025

Columbus Day • October 13

Veterans Day • November 11

Thanksgiving • November 27

Christmas Eve • Closing at 1pm

Christmas • December 25

New Year's Eve • Closing at 1pm

New Year's Day • January 1, 2026

2025

HOLIDAY ACCOUNTS

Holiday Club Account funds will be available in your checking account on October 1, 2025. If you do not have a checking account, the money will transfer to your savings (share) account.

OPEN YOUR 2026 HOLIDAY ACCOUNT

Starting October 1, 2025, you may deposit to a Holiday Club Account for 2026. Make your deposits by payroll deduction, direct deposit, monthly transfers, or visit the office.

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.