

Get an Auto Loan from a Place You Trust



NEW & USED AUTO LOANS

AS LOW AS **4.99%** APR*

Plus



\$50 WITH MINIMUM
GAS CARD* \$10,000
AUTO LOAN

**Annual Percentage Rate effective 3/15/26, subject to change. All loans based on credit worthiness and credit approval. Minimum of \$10,000 loan to receive \$50 gas card issued after two consecutive on-time loan payments. Limited time offer.*



30 Year Mortgage
RATES AS LOW AS **5.99%***
6.055% APR*

YOUR DREAM HOME STARTS HERE



- ▶ Purchase or Refinance
- ▶ Low Closing Costs & Fees
- ▶ Fast & Easy Pre-Approvals
- ▶ Affordable Financing Options
- ▶ First-Time Home Buyer Programs
- ▶ FHA, PHFA, VA, & more

GET PRE-APPROVED TODAY!

Contact our Credit Union

Loan Representatives

to discuss your loan options.

www.mccfcu.org

724-981-9410 or 724-342-2246

Not everyone who applies will qualify for the rates shown above. Rates shown above are based on an owner-occupied home purchase or rate and term refinance, with a loan amount that meets conventional loan limits, which is \$806,500 today. For example, a mortgage loan in the amount of \$250,000.00 at 5.99% APR with a term of 30 years would result in monthly payments of \$1,497.62. The payment example is for principal and interest only, and the actual payment amount may differ based on creditworthiness and is subject to credit approval. All loans are subject to individual credit approval and are subject to change without notice. Please note that the rates posted are rate locks that do not exceed 60 days. Pre-approval is not a commitment to lend. Available for owner-occupied, primary residence only. For purchase or rate and term refinance only—up to 95% Loan to Value. Mortgage insurance is required for Loan-to-Value ratios of 81% to 95%. *APR = Annual Percentage Rate. Certain restrictions apply. Membership eligibility required. SAFE Act: In compliance with stipulations required under the SAFE Act, Mercer County Community Credit Union is hereby listing the unique identifier information, also known as the NMLS#, for Mercer County Community Credit Union: #423504

LoanPay Xpress is now

LenderPay

Effective 4/1/2026 you can make your loan payments with a debit or credit card using LenderPay on our mobile app or online banking. For assistance, contact one of our branches.



DON'T MISS OUR **SPRING LOAN SPECIAL**

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

RATES
AS
LOW
AS

6.99%
APR*

**Annual Percentage Rate effective 3/1/2026, subject to change. Rates and terms based on credit qualifications and subject to credit approval.*

PROTECT YOURSELF AGAINST FRAUD

Here are some of the most common types of fraud.



TAX REFUND SCAM

Tax season is approaching. If you receive a text or email about a "tax refund," especially one that asks you to click on a link, this could be a scam designed to get your personal information and attempt to steal your refund. The real IRS won't contact you by text, email, or through social media.



UNEMPLOYMENT BENEFIT SCAM

If your state's unemployment agency or employer contacts you about unemployment insurance benefits you didn't file, this is a form of identity theft. Scammers misuse your personal information to file a fraudulent unemployment claim, and you should report this to the Federal Trade Commission at IdentityTheft.gov.



ROMANCE SCAM

Meet someone new online? Romance scams can happen to anyone and with the use of AI and other technology, they aren't always easy to spot. Here are some signs that you're dealing with a scammer:

❖ **Scammers say they can't meet you in person.** They might say they're in the military or doing business overseas. They may make plans to meet you but always need to cancel.

- ❖ **Scammers ask you for money.** They might contact you frequently and seem very interested in you but eventually they will ask you for money, maybe for an emergency or to come visit you.
- ❖ **Scammers will tell you how to pay.** They will ask you to send money in a way that makes it hard for you to get it back – wiring money, putting money on a gift card, sending money through a payment app, or by cryptocurrency.

RECOGNIZE A PHONE SCAM

Phone scams come in many forms, but they tend to make similar promises or threats. A voicemail from an unknown caller might say you were "selected" for an offer or that you've won a lottery. They may say you need to pay taxes or fees to get the prize. After you pay, you find out there is no prize. Tech support scammers might make claims that there's a problem with your computer. They will try to sell you useless services, steal your credit card number, or get access to your computer to install malware, which could then let them see everything on your computer. If you're getting calls like these:

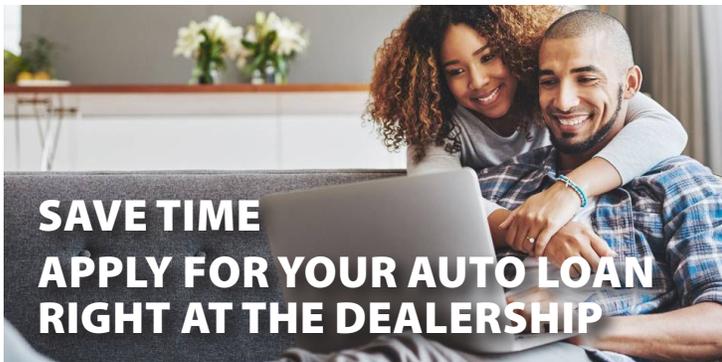


- ❖ **Never call back.** If you do, it could lead to more scam calls.
- ❖ **Don't trust caller ID.** Scammers use fake or "spoofed" names and numbers to make calls look local, like real companies, or like the government.
- ❖ **Block the number.** Check your phone's settings and your phone provider to find out what call-blocking services are available to stop unwanted scam calls.

As a member of Mercer County Community FCU, you can be assured that we are constantly trying to improve ways to help safeguard and protect you and your account.

**Materials for this article obtained from the Federal Trade Commission.*

FOR MORE INFORMATION AND RESOURCES, VISIT WWW.FTC.GOV
VISIT WWW.ANNUALCREDITREPORT.COM TO GET FREE CREDIT REPORTS FROM THE THREE CREDIT BUREAUS.



**SAVE TIME
APPLY FOR YOUR AUTO LOAN
RIGHT AT THE DEALERSHIP**

// APPLY FOR A LOAN

Get pre-approved for a credit union loan before you shop.

// FIND YOUR PERFECT CAR

Research millions of new, used, and certified pre-owned vehicles online or browse at our local auto dealership partners. For a list of dealerships, visit our website.

// ACCESS YOUR PRE-APPROVAL AT THE AUTO DEALER

As a credit union partner, the dealer can easily access your pre-approved loan, saving you valuable time. Just remember to mention that you're a member of our credit union and ask about credit union financing.

// SAVE TIME ON YOUR APPLICATION

Once you finalize your agreement with the dealer, it's time to apply for your auto loan. You can apply right at the dealership and receive a quick response.

Visit us at
www.mccfcu.org/loans

SAVE BIG ON TAX PREP

Lock In Your Discount Now

Save 20% on TurboTax®, whether you file yourself or have an expert file for you. Or save up to \$25 from H & R Block on in-office tax prep services and get your taxes done by the professionals.



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



trust & will

Members Save 20%
on any online estate plans

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

2026 SCHOLARSHIPS AVAILABLE

Our **26th Annual Scholarship Awards** are open to any 2026 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. The application can be found at www.mccfcu.org or by visiting either credit union location. Applications are due by March 31, 2026. **Six awards will be presented for \$1,000 each at the Credit Union's Annual Meeting on Saturday, April 18, 2026.**

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 \$127,000 to area students pursuing an academic, professional, or vocational post-high school education.

PAST 2025 SCHOLARSHIP WINNERS (\$1,000 Awards)



William Beckert
Sharon
High School



Grace Connelly
Sharon
High School



Madeline Johnson
Titusville Senior
High School



Mia Labbinto
Sharpsville
High School



Logan Stanford
Hickory
High School



Hannah Wiesen
Hickory
High School



Mia Sarchet
Sharpsville
High School

Honorable Mention \$100 Awards

Norah Butchy
Ella Lipo
Jasmine McGee
Nenore McMuldren
Jonathon Stanek
Conor Tharp



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!

For Degree Granting Institutions

- Competitive Interest Rates
- Multiple Repayment Options
- No Origination Fee or Prepayment Penalty

Applying is easy – visit our website at www.mccfcu.org and click on **LOANS** to apply online.

PROMOTING FINANCIAL WELLNESS

We're excited to share that we now have six Certified Credit Union Financial Counselors! With this certification, our financial counselors are available to:

- Assist members with important financial decisions
- Provide guidance during financial difficulties
- Demonstrate the credit union difference
- Promote our mission of *People Helping People*

If you're looking for expert financial guidance, reach out to us today. Our financial counselors are here to help.



IMPROVE YOUR FINANCIAL HABITS

Free Online Financial Courses | GreenPath's LearningLab+



GreenPath brings well researched courses and tools to enable a better understanding of money for a healthy financial life.

LearningLab+ Online Courses:

- Identity Theft, Fraud, and Scams
- Making the Most of Your Money
- Homebuying 101
- and many more!

SAVINGS RATE SCHEDULE

March 1, 2026

	Minimum To Open	Rate	APY*
Share Savings**	\$5.00	.10%	.10%
Holiday Club	None	.10%	.10%
Vacation Club	None	.10%	.10%
Checking**	None	.10%	.10%

(**For savings, a \$50.00 minimum daily balance required to earn stated APY. For checking, a minimum daily balance of \$100 required to earn stated APY.)

IRA Shares	Minimum	Rate	APY*
Traditional & Roth	\$500	2.00%	2.02%

Share Certificates (CDs)	Minimum Deposit Required	Rate	APY*
6 Month	\$500	3.25%	3.28%
9 Month	\$1000	3.00%	3.01%
12 Month	\$1,000	2.00%	2.00%
24 Month	\$1,000	2.25%	2.25%
36 Month	\$1,000	2.50%	2.50%

*APY – Annual Percentage Yield

The rates appearing in this schedule are accurate as of the last dividend declaration date. Rates subject to change.

Federally Insured by NCUA.

FEE SCHEDULE

March 1, 2026

Services	Fee
Overdraft	\$25.00/Item
NSF (Non-Sufficient Funds)	\$25.00/Item
Returned Item	\$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)	\$10.00/Each
Lender Pay	Fee varies based on payment
VISA Card Replacement	\$15.00/Card
VISA Gift Card (Plastic)	\$3.50/Card
VISA Gift Card (Virtual)	\$2.50/Card
Wire Transfer (Incoming)	\$20.00/Transfer
Wire Transfer (Outgoing)	\$30.00/Transfer
Wire Transfer (International)	\$40.00/Transfer
Account Closure	\$5.00/if within 90 days of opening
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 revised and effective Jan. 1, 2026



Mercer County Community Federal Credit Union

428 Sharpsville Avenue
Sharon, PA 16146

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

Routing #243384965

Federally Insured By NCUA



Surcharge-Free
ATM Network

69TH ANNUAL MEETING... JOIN US

SATURDAY, APRIL 18, 2026

AVALON GOLF AND COUNTRY CLUB

1030 FORKER BLVD, HERMITAGE, PA 16148

MEETING & LUNCH 12:00 PM - 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 Scholarship Award winners.

MARK YOUR CALENDARS AND BE SURE TO SEND YOUR RESERVATIONS TODAY!

ANNUAL MEETING RESERVATION

COST OF LUNCH: \$10.00

LUNCH BUFFET: Chicken francaise, garden salad, steamed broccoli, and red skin potatoes. 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 10, 2026.

*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: Reneda Eakman and Sandi Carangi. These 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

Good Friday • April 3 *Closing at 1pm*

Memorial Day • May 25

Juneteenth • June 19

Independence Day • July 3

Labor Day • September 7

Columbus Day • October 12

Veterans Day • November 11

Thanksgiving • November 26

Christmas Eve • *Closing at 1pm*

Christmas • December 25

New Year's Eve • *Closing at 1pm*

TRADITIONAL & ROTH IRA

Choose when to save on taxes!

This year's tax deadline is April 15, 2026. Until then, you can contribute to an IRA for 2025.