

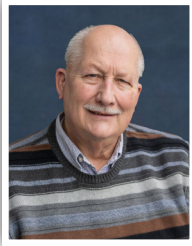
# *Advancing Financial Wellness Across Generations*

Together We Make A Difference



**ANNUAL REPORT 2025**

# BOARD OF DIRECTORS



**Ed Zipay**  
*Chair*



**Laura Kubyako**  
*Vice Chair*



**Donna Oliver**  
*Secretary*



**Sandi Carangi**  
*CEO & Treasurer*



**Rick Titus**  
*Director*



**Mark Longietti**  
*Director*



**Reneda Eakman**  
*Director*

# SUPERVISORY COMMITTEE



**Sylvester Enos**  
*Chair*



**Karen Davis**



**Rick Titus**

# ADMINISTRATIVE STAFF



March 2026

\*Missing from photo: Ann Sever and Erin Campbell

# PROGRAM AGENDA

Welcome.....MCCFCU Chariman, 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 ..... Sandi Carangi

Report of the Supervisory Chair..... Sylvester Enos

Election Results.....Ed Zipay and Sylvester Enos

26th Annual Scholarship Awards ..... Sandi Carangi

Closing Remarks..... Ed Zipay

---

## 2026 ADMINISTRATIVE STAFF

### OPERATIONS

Sandi Carangi - *CEO*  
Dan Blair - *VP Finance*  
Elaine Patton - *VP HR & Operations*  
Cheryl Deschand - *VP Lending*  
Cheri Rosa - *Branch Operations Manager/  
Assistant HR & Training*  
Tammy Calderwood - *Marketing & Business  
Development Manager*  
Abby Postlewaite - *Marketing Coordinator*

### LOAN DEPARTMENT

Tammy Knox - *Indirect Lending Manager*  
Kelly Palmer - *Assistant Loan Manager*  
Domenico Branca - *Senior Loan Officer &  
Collections Manager*  
Sandra Davis - *Senior Loan Officer*  
John Fisher - *Loan Officer*  
Nancy Leo - *Loan Assistant*  
Debbie Hanahan - *Loan Assistant*

### ACCOUNTING

Sandy Fleck – *VP Accounting &  
Visa Card Processing*  
Rob Gordon – *Accounting Specialist*  
Erin Campbell - *Accounts Payable &  
Administrative Assistant*

### MEMBER SERVICES

Michele Buell - *Branch Supervisor/  
Assistant BSA Compliance & Security Officer*  
ThomAnn Kiser - *Back Office Processing &  
BSA Compliance*  
Robin Haun - *MSR Supervisor*  
Alexandria Garland - *Assistant MSR Supervisor &  
IRA Coordinator*  
Tessica Campbell - *Assistant MSR Supervisor*  
Colleen Alfredo - *Member Service Representative*  
Ann Sever - *Member Service Representative*  
Melissa Gill - *MSR & ACH Coordinator*  
Roxanne Bobby - *Member Service Representative*  
Crimson Runyan - *Member Service Representative*  
Madison Ridgeway - *Member Service Representative*  
Jessica Joy - *MSR & Assistant BSA Compliance*  
Beverly Eiden - *Member Service Representative*

### CUSTODIAN

Phil Jones

**Front Cover:** *Local 5th grade students visit the credit union to learn about saving and spending money.*

# 69 YEARS OF SUCCESS

## 1957-2026 LEADERSHIP

### 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

### 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

## 69 YEARS OF MERCER COUNTY COMMUNITY FCU DIRECTORS

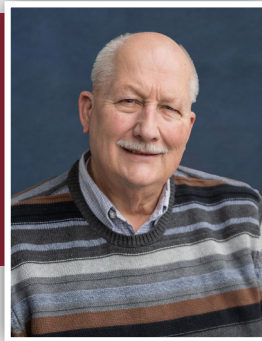
Thomas Lally  
John Cunningham  
Phyllis Magargee  
Gerald Tallarico  
Ruth Robins  
Scott Lewis  
Al Bigenho  
John Frank  
Alex Krotenak  
Marie Anderson  
Annabelle Mitchell  
Dolores Toth  
Blair Stewart  
Wallace Heiges  
Ed Bortner  
Eunice Adams  
Pauline Lombardi  
Emma Young  
Esther Ebert

Al White  
Nell Bobish  
Frances Sloan  
Ron Simkins  
James Marcolivio  
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  
Mark Longiotti  
Reneda Eakman



# CHAIRMAN OF THE BOARD & CEO REPORT



Ed Zipay  
*Chairman of the Board*



Sandi Carangi  
*CEO & Board Treasurer*

**Advancing financial wellness—  
together we make a difference.**

**At Mercer County Community Federal Credit Union, our members' financial well-being remains at the heart of everything we do.**

Reflecting over the past year, 2025 was truly a year focused on financial empowerment. From the lessons we taught at local high schools, to the seminars held in our Hermitage education and training center – our financial literacy initiatives positively impacted thousands of people in our community.

Our credit union vision, “to empower our members to make the best decisions for their financial well-being,” was exemplified in all we did. We held workshops on improving credit scores; getting a first mortgage; and preventing fraud. We partnered with GreenPath Financial Wellness to provide online financial resources. We introduced teen student accounts, and we invested in the education of our employees to receive their Certified Financial Counselor designation.

We also expanded our outreach to support financial literacy initiatives in our community by investing over \$10,000 to non-profit organizations that provide financial education to families throughout our seven-county community charter region.

Behind the scenes new technology was added, and existing systems were updated – including new computers, core processing system updates, new networks through RTP (real time payments), and the addition of new fraud detection security features across multiple channels.

In 2025, we were once again recognized by the Sharon Herald as the “Best of the Best Credit Union” in our area for the 10th year in a row. Additionally, we were honored to receive the MIC (Market, Innovate, Create) Award for our previous year’s Annual Report from CrossState Credit Union Association. Each of these recognitions are a reflection of our incredible staff who make life better for our members every day.

Our dedicated board of directors, Ed Zipay, Laura Kubylko, Donna Oliver, Richard Titus, Mark Longietti, Reneda Eakman, and Sandi Carangi worked hard in 2025 to ensure the credit union operated in the best interest of our members. Our supervisory committee, consisting of Sylvester Enos, Karen Davis, and Richard Titus, are responsible for overseeing the credit union’s financial audit review in accordance with regulatory requirements. We’re thankful to our volunteer members of the board and supervisory committee for their guidance and commitment to serve our credit union.

Whether you’ve been with our credit union for years or just getting to know us, we’re grateful you have chosen us as your financial partner. Together we’re building brighter financial futures for all.

Respectfully submitted,

A handwritten signature in black ink that reads "Ed Zipay".

Ed Zipay, *Chairman of the Board*

A handwritten signature in black ink that reads "Sandi Carangi".

Sandi Carangi, *CEO*

# SECRETARY'S REPORT



**Donna Oliver**  
*Board Secretary*

## 2025 Annual Meeting Minutes

**The 68th annual meeting of the Mercer County Community Federal Credit Union was held on April 12, 2025, at 11:30 am at the Avalon at Buhl Country Club.**

Mr. Ed Zipay, Board Chair, called the meeting to order and welcomed all in attendance. The Pledge of Allegiance was led by Laura Kubyako, and the invocation was led by Karen Davis. Mr. Zipay then introduced and thanked members of the Board of Directors and Supervisory Committee and described duties and responsibilities assigned to those officers.

Mr. Zipay extended a special thanks to Bob Lucas and Ruth Leone, in addition to Dave Burich (posthumously), recognizing their many years of dedication to the Credit Union. Mr. Zipay recognized Ms. Sandi Carangi, MCCFCU's CEO, and Ms. Donna Oliver, Board Secretary. Ms. Oliver announced there was a quorum with 74 members and guests in attendance.

On behalf of the Board and Supervisory Committee, Mr. Zipay thanked Ms. Carangi and MCCFCU employees for their leadership, and dedication that continues to make the Credit Union an ongoing success story. Mr. Zipay referenced reports and financial statements located in the Annual Report. He then gave a brief history of the Credit Union from its beginnings in 1957 to 68 years later, with over \$110 million in assets, serving seven counties, and offering a multitude of in-person and online services. Mr. Zipay concluded by introducing Sandi Carangi, who has been CEO of MCCFCU for the past ten years.

Ms. Carangi recognized the dedication of the Directors and Supervisory Committee members and the professionalism of the Credit Union staff. She continued by looking back at 2024. The new Hermitage office was completed and introduced to the community with a grand opening ceremony. The Credit Union now has over \$110 million in assets and serves over 12,200 members with over 30 employees. New technology added in 2024 included: ATMs, TCRs (teller cash recycler), updated AI feature on the website, new security features on our VISA cards, and upgrades to the core processing system, computers, and mobile app.

Ms. Carangi continued by describing volunteer work done by credit union employees, board, and supervisory committee members at 21 non-profit organizations during the CU Kind initiative. \$2,100 was donated to these organizations.

The Credit Union has also received a number of awards and recognitions during 2024. There was a \$10,000 grant to support our Junior Achievement partnership with local schools — teaching financial literacy lessons and supporting schools to travel to JA BizTown to learn about running a business and managing finances. The Credit Union also received the Leaders in Financial Literacy Award, along with a \$2,500 grant to further support financial literacy efforts with area schools. In addition, MCCFCU received the following awards: the Marketing Innovation Award from our state league, the Best of



**Mercer County Business and Industry Career Fair**



**Food Drive for Mercer County Food Bank**

the Best Credit Union award for the 10th straight year from the Herald, the Junior Achievement Volunteer Award, and the Chamber Phoenix Award.

In 2024, the Credit Union launched a teen/student account for 15 to 17 year olds. This enables young adults to have their own checking account, debit card, and mobile banking. An online financial literacy tool also compliments this account.

Another credit union service being developed is real-time payments processing for instant payments. This means our Credit Union will be listed as a receiver of instant payments through Venmo, PayPal, Cash App, and many others that use real-time electronic payments. Small business loans and other business account services are also under development.

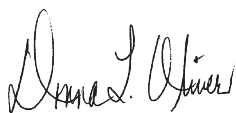
Mr. Zipay took the podium and referred everyone to pages 3-9 of the Annual Report, which included the following reports: Chairman of the Board & CEO, Secretary, Treasurer, Supervisory Committee, and Financials. He called for a motion to accept the reports as presented. Motion made by Bob Lucas and seconded by Ruth Leone. Motion was approved.

Mr. Zipay announced that there are three director positions for 3-year terms to be filled at this Annual Meeting. The Nominating Committee, led by the Supervisory Committee Chair, Buzz Enos, presented the slate of nominees for 3-year terms: Donna Oliver, Mark Longiotti, and Rick Titus. They currently serve on the Board and have agreed to serve again. The 1-year terms: Reneda Eakman and Sandi Carangi, also on the Board, have agreed to serve. Ms. Carangi was nominated to serve the 1-year remaining term on the Board left by the passing of our dear friend and Board Member, Dave Burich. No other credit union members filed petitions to run for a director position. In accordance with our NCUA Bylaws, there being only five nominees for the five open director positions, Mr. Zipay declared Donna, Mark, Rick, Reneda, and Sandi as elected to the MCCFCU Board of Directors.

Ms. Carangi continued with a description of the Credit Union's Continuing Education Awards. As a long-standing partner with our schools, we are proud to support financial literacy initiatives like our scholarship program that contribute to student success—academically and financially. This is our 25th year, and in that time, we have given away over \$100,000 in awards. This year, we want to thank Ed Zipay, Donna Oliver, Reneda Eakman, and Buzz Enos, who served as judges. Thanks to Tammy Calderwood, who helped coordinate the scholarship applications. A special thanks to all students who took the time to submit applications. Six scholarship recipients were announced and presented with their \$1,000 awards. An additional scholarship, in memory of educator and coach Dave Burich, was awarded to a student studying to become a teacher.

Mr. Zipay closed the meeting by thanking everyone for attending the 68th Annual Meeting of the MCCFCU and called for a motion to adjourn. A motion was made by Mark Longiotti and seconded by Reneda Eakman. The Annual Meeting was adjourned at 1:48 pm.

Respectfully submitted,



Donna Oliver, Board Secretary



# TREASURER'S REPORT



**Sandi Carangi**  
CEO & Board Treasurer

## Financial Strength

**Our credit union maintained a strong and stable financial position throughout 2025.**

I'm pleased to report that our Credit Union had another financially strong year. Mercer County Community Federal Credit Union remains well-capitalized with a net worth to total assets ratio of 10.68% at the end of 2025. Membership increased to 12,219 members and our assets increased to \$111,791,981.37. These statistics truly reflect the confidence and continued support of our members.

For the year ending December 31, 2025, we report the following:

- Overall net income of \$607,684.59
- Dividends to members amounted to \$639,563.99
- Total gross revenue for the year was \$5,767,840.02 and operating expenses were \$4,611,655.68
- Our assets have grown from \$500.00 in 1957 to \$111,791,981.37 as of year-end 2025
- Our membership has grown to 12,219

Many thanks go out to the Board of Directors, Supervisory Committee, and the entire staff who manage and operate the credit union by ensuring safety and soundness, while achieving growth and success. This success supports the continued expansion of our services and reinforces our long-term financial stability. We look forward to continued progress in 2026.

Respectfully submitted,

A handwritten signature in black ink that reads "Sandi Carangi".

Sandi Carangi, CEO & Board Treasurer



**Financial Wellness Workshop**



**Hickory Business Week**

# SUPERVISORY COMMITTEE REPORT



Sylvester Enos  
*Supervisory Committee Chairman*

**Mercer County Community Federal Credit Union is required by NCUA to have a Supervisory Committee appointed by your Board of Directors.**

The Supervisory Committee's primary responsibility is to ensure that the Credit Union is soundly managed and that members' assets are safeguarded. We monitor Board actions, examine financial performance, and perform and report results of internal audits. In addition, an annual external audit is done by the CrossState Credit Union Association, and NCUA federal examiners provide detailed reports on their periodic examinations.

Based on these various reports, the Supervisory Committee is pleased to report that our Credit Union is financially strong and managed in accordance with all rules and regulations established by the NCUA.

We truly appreciate the support and cooperation from the Board of Directors, CEO Sandi Carangi, and the dedicated staff who assist us in the performance of our duties. Special thanks to our volunteers who serve on our Supervisory Committee - Sylvester Enos, Karen Davis and Richard Titus. It has been a privilege to serve our members, and we look forward to another successful year in 2026.

Respectfully submitted,

Sylvester Enos, Chair  
*Supervisory Committee Chairman*



**Community Investment Program Grant**



**Fraud Prevention Workshop**

# STATEMENT OF FINANCIAL CONDITION

AS OF DECEMBER 31, 2025

## ASSETS

Loans	\$45,917,830.52
Less: Allowance for Loan Loss	(771,910.39)
Less: Allowance for ODP Loss	(4,064.59)
Cash on Hand	1,417,888.63
Investments	55,533,402.08
Prepaid & Deferred Expenses	495,818.52
Land & Building – Sharon (net)	658,596.88
Land & Building – Hermitage (net)	5,846,935.21
Furniture & Equipment (net)	670,776.70
Accrued Interest on Loans	189,212.90
Share Insurance	977,427.18
Other Assets	860,067.73
<b>TOTAL ASSETS</b>	<b>\$111,791,981.37</b>

## LIABILITIES

Accounts Payable	\$191,447.24
Dividends Payable	125,672.92
<b>TOTAL LIABILITIES</b>	<b>\$317,120.16</b>

Regular Shares (Savings)	\$65,151,044.85
IRA Shares	5,066,044.72
Vacation Club Accounts	547,874.51
Christmas Club Accounts	175,230.78
Share Certificates	12,519,496.93
Checking Accounts	16,077,206.22
Regular Reserves	1,202,911.53
Undivided Earnings	10,518,685.70
Equity Acquired in Merger	219,169.46
Unrealized Gain (Loss)	(2,803.49)

**TOTAL EQUITY** **\$111,474,861.21**

**TOTAL LIABILITIES AND EQUITY** **\$111,791,981.37**

# STATEMENT OF INCOME & EXPENSES

AS OF DECEMBER 31, 2025

## OPERATING INCOME

Interest on Loans	\$3,417,245.11
Income from Investments	1,696,384.00
Other Income	654,210.91

**TOTAL GROSS INCOME \$5,767,840.02**

## OPERATING EXPENSES

Compensation	\$1,484,675.17
Benefits/Insurance	317,532.87
Employer Tax Expenses	122,074.68
Travel & Conferences	19,133.12
Association Dues	18,772.34
Occupancy Expenses	223,433.62
Office Operations Expenses	777,032.11
CDA Donations & Fees	13,554.03
Education & Promotions	110,641.20
Scholarship Fund	6,784.09
Loan Servicing	72,262.36
Visa Loan Servicing	154,023.63
Indirect Loan Servicing	213,357.71
Professional & Outside Services	28,882.60
Provision for Loan Loss	1,012,059.84
Provision for ODP Loss	13,577.52
Supervision & Examination	19,836.86
Cash Over & Short	(632.69)
Annual Meeting	4,654.62

**TOTAL OPERATING EXPENSES \$4,611,655.68**

Non-Operating Gain (Loss)	91,064.24
Less Dividends to Members	639,563.99

**NET INCOME TRANSFER TO UNDIVIDED EARNINGS \$607,684.59**

# 5 YEAR REVIEW

YEAR END	TOTAL ASSETS	TOTAL LOANS	TOTAL SAVINGS	TOTAL CAPITAL
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
2023	\$103,062,619.12	\$56,395,635.44	\$92,351,574.97	\$10,436,831.92
2024	\$106,553,936.20	\$51,191,178.56	\$94,915,694.20	\$11,317,878.70
2025	\$111,791,981.37	\$45,917,830.52	\$99,536,898.01	\$11,937,963.20

## 2025 HIGHLIGHTS

**12,219**  
MEMBERS



**2** BRANCH  
LOCATIONS



**7** COUNTIES  
SERVED

**234,853**

MEMBER SERVICE  
REPRESENTATIVE  
TRANSACTIONS



**OVER \$127,000**  
IN SCHOLARSHIPS  
AWARDED TO **240**  
STUDENTS SINCE **2000**

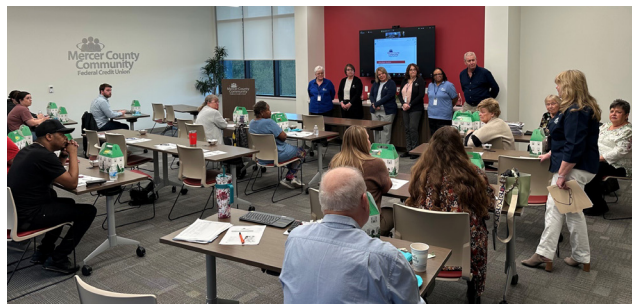


**21** NON-PROFIT  
ORGANIZATIONS  
BENEFITED FROM CU  
KIND DAY INITIATIVE

**\$3,500** SUPPORT FOR  
JUNIOR ACHIEVEMENT  
OF WESTERN PA



**COMMUNITY SEMINAR ON HOME BUYING**



CROSSSTATE CREDIT  
UNION ASSOCIATION

**BEST ANNUAL  
REPORT**



**MISSION:** Mercer County Community Federal Credit Union is a member-owned, not-for-profit, financial institution. Our credit union strives to provide the best financial services to our members by offering superior member service and competitive rates while maintaining growth and financial stability.

**VISION:** We offer financial guidance that empowers our members to make the best decisions for their financial well-being. Our vision is to be our members' financial institution of choice for all financial services.



**2025 BEST OF THE  
BEST CREDIT  
UNION**  
THE HERALD  
ALLIED NEWS



**807,390**  
ONLINE BANKING &  
MOBILE APP LOGINS

**\$111.8**  
MILLION IN ASSETS



**1,054** NEW ACCOUNTS

# COMMUNITY IMPACT

**Mercer County Community Federal Credit Union is proud of the difference we make in the communities we serve. Here's a glimpse of the community impact that your credit union made in 2025. We will continue to seek ways to positively impact our community and strengthen our ties with the causes that are important to you, our members.**

- ACES-Pennsylvania Business Week
- ACTS Performing Arts Center
- America250PA
- Angels for Animals
- Arc of Mercer County
- Arise
- AWARE, Inc.
- Buhl Park
- Children's Aid Society of Mercer County
- CLSV Stey Nevant Library
- Community Library of Shenango Valley
- CrossState Credit Union Foundation
- Downtown Sharon Farmer's Market
- eAcademy
- Foundation for Free Enterprise Education
- Friday Night PA
- Greenville Chamber of Commerce
- Greenville Symphony Orchestra
- Grove City Area Pet Rescue
- Hermitage Cheerleading Boosters
- Hermitage Holiday Light Parade
- Hermitage Police Department
- Hermitage Volunteer Fire Department
- Hickory Baseball, Softball, Golf, Cheerleading & Lacrosse Boosters
- Hope Centers Ministries
- Junior Achievement of Eastern OH
- Junior Achievement of Western Pennsylvania - Mercer County
- Kathleen Fey Leadership Program
- Kennedy Catholic Family of Schools
- Kiwanis International – Greenville
- Keystone Blind Association
- Maplewood Jr/Sr High School Band
- Mercer County Food Bank
- Mercer County Hall of Fame
- Mercer County Zem Zem Shrine
- Mercer Community Band
- Meszaros Charitable Foundation
- Penn-Northwest Development Corp.
- Penn State Alumni Association
- Penn State Shenango Athletics
- Prince of Peace Center
- Saint John XXIII Home
- Sharon Alumni Hall of Fame
- Sharon Beautification Commission
- Sharon Community Development Corporation
- Sharon Fire Department
- Sharon High School Baseball, Basketball & Football
- Sharon High School Girls Basketball
- Sharon High School Musical
- Sharon High School Yearbook
- Sharon Historical Society
- Sharon Little League Baseball
- Sharon Night of Lights
- Sharpsville Baseball Boosters
- Sharpsville High School Baseball & Softball
- Sharpsville Thespian Club
- Shenango Launchbox
- Shenango River Watchers
- Shenango Valley Animal Shelter
- 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
- Stambaugh Auditorium
- The Salvation Army
- The Willow Women's Center
- Trails End Conservancy, Inc.
- United Way of Beaver County
- United Way of Mercer County
- UPMC Horizon and Jameson Foundations
- Whole Life Services
- Youngstown Marathon Foundation
- Youngstown Phantoms Hockey
- Youngstown/Warren Regional Chamber of Commerce

# Special Thanks

## TO THE FOLLOWING ORGANIZATIONS AND SCHOOL DISTRICTS:

Borough of Sharpsville  
Business Journal  
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  
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 Council of Governments  
Mercer County Area First Responders  
Premier Electric  
PWCampbell  
Record Argus  
Retail Grocery Services, Inc.  
Reynolds School District  
Sharon School District  
SCP Group  
Sharon Regional Medical Center  
Sharpsville Dairy Queen  
Sharpsville School District  
Shenango Valley Chamber of Commerce  
South Pymatuning Township  
West Middlesex School District  
Youngstown/Warren Regional  
Chamber of Commerce



### 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

 LinkedIn: Mercer County Community Federal Credit Union

# SERVICES FOR OUR MEMBERS

## SAVINGS ACCOUNTS

- Regular Savings (Share Account)
- Share Certificates (CDs)
- Holiday Club
- Vacation Club
- IRA Share Accounts

## DIRECT DEPOSIT

- Government Checks
- Payroll
- Social Security

## INSURANCE

- GAP Auto Protection
- Debt Protection Plus Life
- Mechanical Repair Coverage
- TruStage Insurance
- Deposits Federally Insured by NCUA

## CHECKING ACCOUNTS (SHARE DRAFTS)

- No Minimum Balance Required
- Visa Debit Card
- Overdraft Protection/Courtesy Pay

## OTHER SERVICES

- Family Memberships
- Online Account Opening
- Teen Student Accounts
- Junior Ship Ahoy Kid's Club
- Drive-Thru ATMs
- Night Depository
- Money Orders
- Cashier's Checks
- Official Checks
- Visa Gift Cards and Virtual Gift Cards
- Notary Service
- Medallion Signature Guarantee
- Wire Transfers
- It'sMe247 Online & Mobile Banking
- Telephone Banking
- Online Bill Payment
- Mobile Check Deposit
- E-Statements
- eDoc Electronic Signing
- Certified Financial Counselors
- GreenPath Financial Wellness
- Newtek Business Services
- Loan Pay Xpress / LenderPay
- Answers-Website Assistant

## LOANS

- Personal
- Home Equity Loans & Lines 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
  - Car Connection Superstore, New Castle, PA
  - Chrysler Dodge Jeep Ram of Greenville, PA
  - Cochran Nissan, Boardman, OH
  - 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
  - Jones Chevrolet, Warren, PA
  - 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 Nissan, Hermitage, PA
  - Northpointe Automotive, Seneca, PA
  - Palmiero Toyota, Meadville, PA
  - Phil Fitts Ford Inc., New Castle, PA
  - Preston Auto Co, 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
  - Toyota of Boardman, Boardman, OH





Dividend Rates

Account Type	Dividend Rate
Checking	0.15%
Savings	0.15%
Money Market	0.15%
CD	0.15%
IRA	0.15%
529	0.15%
529C	0.15%
529D	0.15%
529E	0.15%
529F	0.15%
529G	0.15%
529H	0.15%
529I	0.15%
529J	0.15%
529K	0.15%
529L	0.15%
529M	0.15%
529N	0.15%
529O	0.15%
529P	0.15%
529Q	0.15%
529R	0.15%
529S	0.15%
529T	0.15%
529U	0.15%
529V	0.15%
529W	0.15%
529X	0.15%
529Y	0.15%
529Z	0.15%

**Mercer County  
Community**  
Federal Credit Union

*Making a Difference In Our Community*

