Credit Union **Services**

- ✓ Mobile App Called "It's Me247" Mobile Banking/Mobile Check Deposit
- ✓ ATMs Located at Hermitage and Sharon Offices
- ✓ Visa Debit Cards and Credit Cards
- ✓ Savings (Share Accounts)
- ✓ IRA (Share) Accounts
- ✓ Checking (Share Draft) Accounts
- ✓ Smart Options Student Loans by Sallie Mae
- ✓ Auto Loans (New and Used)
- ✓ CU Direct Auto Loans at Local Dealerships
- ✓ AutoSmart Online
- ✓ Auto Loan Preapproval
- ✓ Boat and RV Loans
- ✓ Home Equity Loans/ Lines of Credit
- ✓ First Mortgages
- ✓ Share Secured Loans
- ✓ Unsecured Signature Loans
- ✓ Share Certificates (CDs)
- ✓ Holiday and Vacation Club Accounts
- ✓ Cashier Checks and Money Orders
- ✓ Visa Gift Cards
- ✓ "It's Me247" Online Banking/Bill Pay/ eStatements
- ✓ Drive-Thru Teller Service
- ✓ Online Account Opening
- ✓ Convenient Night Deposit Box
- ✓ Direct Deposit/Payroll Deduction
- ✓ Answers-Website AI Assistant
- ✓ Certified Financial Counselors
- ✓ Notary Service (Free to Members)
- ✓ 24/7 Easy Account Access Phone System
- ✓ LenderPay (Pay Your Loan with a Debit or Credit Card or ACH)
- ✓ Junior Ship Ahoy Kid's Club
- ✓ Courtesy Pay (Overdraft Protection)
- ✓ Business Services through Newtek

Financial Wellness Services

- Financial Counseling
- Debt Management Services
- Housing Services
- Credit Report Review
- Student Loan Counseling
- Financial Wellness Online Education

Mercer County Community Federal Credit Union

Making A Difference In Our Community

Hermitage Branch

559 N Hermitage Rd.
Hermitage, PA 16148

phone 724.981.9410
fax 724.981.9412

Sharon Branch

428 N Sharpsville Ave.
Sharon, PA 16146

phone 724.342.2246
fax 724.342.1670

LOBBY HOURS:
Monday- Friday 9am-5pm

DRIVE-THRU HOURS:
Monday- Thursday 9am-5pm
Friday 9am-5:30pm

www.mccfcu.org

Federally Insured by NCUA

EQUAL HOUSING LENDER

Teen Student Account

Mercer County Community Federal Credit Union

WELCOME TO THE CREDIT UNION

A Credit Union is a not-for-profit financial cooperative made up of a group of people who create a source of low-cost credit for themselves and their families by saving collectively and systematically.

The Shenango Valley Teachers Federal Credit Union was established in 1957 by a group of teachers from the Sharpsville Area School District. We were later granted a community charter, and our name was changed to **Mercer County Community Federal Credit Union,** encompassing Mercer County and the surrounding counties in PA and Ohio. We are federally chartered and regulated by the National Credit Union Administration (NCUA). The Credit Union is a full-service financial institution prepared to meet all your financial needs.

WHAT IS A COMMUNITY CREDIT UNION

As a Community Credit Union, any person who lives, works, or worships in the counties of Mercer, Lawrence, Crawford and Venango in PA, and Mahoning, Trumbull and Columbiana in OH is eligible to join and take advantage of the services we have to offer. Membership simply requires you to open a Savings (Share) Account and maintain a balance of $5.00. This is your “share” of the credit union. As long as you maintain that membership requirement, you are an owner of the Credit Union and are eligible for the services offered. Our members elect the Board of Directors responsible for the general management of the Credit Union. Elections for the seven member board are held at our Annual Meeting.

Once you are a member, your family (spouse, children, parents and siblings) may also join the Credit Union. We welcome you to take advantage of all the benefits Credit Union membership has to offer.

TEEN STUDENT ACCOUNTS

TEEN STUDENT ACCOUNTS are designed with students in mind. Our Student Accounts are available to **teens, ages 15-17** with convenient features such as:

- **Mobile banking app** and **online banking** available 24/7
- Checking accounts with **no minimum balance or monthly fee**
- **Debit Card** available to use at ATMs or shopping
- A **financial wellness tool on our mobile app** with complimentary lessons to help with budgeting, saving for your first car and more
- Once you turn 18, you can apply for a **VISA Credit Card** or **your First Car Loan.** A co-borrower may be required based on credit eligibility.

SAVINGS (SHARE) ACCOUNTS

SAVINGS (SHARE) ACCOUNTS require a minimum balance of $5.00. Balances of $50.00 or more offer dividends that are paid quarterly to your account. There are many options for making deposits, withdrawals or transfers. All member accounts are federally insured up to $250,000 by the National Credit Union Administrations (NCUA), an agency of the Federal Government.

CHECKING (SHARE DRAFT) ACCOUNTS require no minimum balance and earn dividends on minimum daily balances of $100.00 or more. Just like Savings (Share) Accounts, you may choose to enroll in direct deposit or payroll deduction to make deposits to your account.

Why not open a **VISA DEBIT CARD** to make paying for things easier than ever? The Credit Union Visa Debit Card works in conjunction with your Checking (Share Draft) Account by allowing you to make purchases without your checkbook, or to obtain cash at an ATM.

HOLIDAY AND VACATION CLUB ACCOUNTS make paying for those holiday expenses or taking a vacation much easier and more enjoyable. Periodically depositing money will help ensure that you'll have the cash you need just in time for holiday shopping or family vacations. For your convenience, you may choose to make deposits into your Holiday or Vacation Club Accounts through payroll deduction or direct deposit. Signing up is quick and easy.