



Cruise Into
Fall With
A New Car

NEW & USED
AUTO LOANS

AS LOW AS

4.99% APR*

*Annual Percentage Rate effective 9/1/2026, subject to change. All loans based on creditworthiness and subject to credit approval.



GET \$25

WHEN YOU REFER FRIENDS & FAMILY

We're looking for more great members like **you!** Simply refer a friend or family member to **Mercer County Community FCU**, and you'll **get \$25**. Help us share the Credit Union difference and get rewarded!

Additional referral forms are available on our website or in our branches.

Referral must meet new account and eligibility requirements. Members must be in good standing at the time the \$25 referral bonus is paid. Limited to 10 referral bonuses. New account must remain open for 30 days. Referral bonus will be deposited to the referring member's share savings account after 30 days of meeting all criteria. Limited-time offer expires December 31, 2026. MCCFCU reserves the right to disqualify any referrals that we believe were not made in good faith and reserves the right to change or cancel this promotion at any time with or without advance notice. Federally insured by NCUA.

REFERRAL FORM

Date: _____
New Member Name: _____
Address: _____
Phone: _____
Referred By: _____
Address: _____
Phone: _____

Office Use:

☐ New Account No. _____
☐ Referred Account No. _____



Wrap Up Your Gift List

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

RATES AS LOW AS

7.49%* APR

*Annual Percentage Rate effective 09/1/2026 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.

CELEBRATE CUkind Month October 2026

CU Kind is an annual campaign during which credit union employees, members, volunteers, and partners come together to perform acts of kindness.

During the month of October, we are joining credit unions across the country to increase credit union awareness and demonstrate the credit union philosophy of **"People Helping People"** by volunteering and donating to local non-profits.



I Love My Credit Union T-Shirts Available for a \$10 Donation

To Benefit:
Credit Unions for Kids
Children's Miracle Network

Limited quantities available at both credit union branches during the month of October.

Junior Ship Ahoy Club



Give your child a fun way to build healthy financial habits with our **Junior Ship Ahoy Club!**

We offer special rewards for our youngest members (ages 0-12), including a **yearly birthday treat!** Children also receive a membership kit containing a **Deposit Punch Card**.

Members earn punches for:

- Deposits of \$10 or more
- Good grades
- Perfect school attendance

Once the card is complete, they've earned a special treasure from our Prize Chest! Help your child start saving, earning, and learning, all while having a little fun along the way!

SHRED DAY & FOOD DRIVE

Saturday, October 17, 2026 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.

Items That Can Be Shredded:

- Any Type of Paper
- File Folders

No Need To Remove:

- Staples & Rubber Bands
- Paper Clips or Small Binder Clips

Items That Cannot Be Shredded:

- Cardboard & Newspapers
- Telephone & Hard Copy Books
- Plastics or Metals
- Hazardous Materials



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

Most Needed Non-Food Items:

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



International Credit Union Day



Cooperative Finance: A Steady Signal in a Noisy World

On Thursday, **October 15, 2026**, join credit union and financial cooperative members around the globe in celebrating 78 years of International Credit Union Day®.

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 400 million members across the globe.

Visit us at Mercer County Community FCU and celebrate with your fellow member-owners!

trust&will

**Members
Save 30%**
on any estate plan

VISIT WWW.MCCFCU.ORG



MCCFCU is excited to offer our members **30% off any Trust & Will estate plan** through the I Love My Credit Union Rewards Program. **This limited-time offer is only available October 1 - 31, 2026.**

Trust & Will is the leading online estate planning platform offering: a convenient, easy-to-use online platform; legally binding documents created by attorneys, customized to fit your needs; top-rated member support; fast estate planning. **Wills start at just \$139, and Trusts start at \$349 with the 30% limited-time offer.**

Visit www.mccfcu.org to get started.



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-PAYMENT 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.

HOLIDAY 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

Member Signature _____

Joint Signature (if applicable) _____

Skipped payments do not extend the term of any credit insurance policy you may have obtained through the credit union as part of your loan.

By signing above, you authorize the Credit Union to extend the due date of your final loan payment by one month. The \$25.00 processing fee per loan will be deducted from your account selected above unless payment is enclosed. Interest will continue to accrue on unpaid balances through skipped payment period. New loans not eligible. Loans paid through ACH/direct deposit require extra processing. Call for details.



HERE'S HOW TO MAKE YOUR FINANCIAL GOALS A REALITY.

GreenPath Financial Wellness provides MCCFCU members with valuable resources to improve their 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.

For more information, visit www.mccfcu.org/financial-wellness or call 724-981-9410.



Fraud Tips

One of the best ways to fight fraud is to talk about it. When you know scammers' tactics, they're easier to spot and avoid. The FTC has facts to help.

- **Imposters are the #1 scam the FTC sees.** Scammers send texts pretending to be an organization. To confirm its legitimacy, use a website or phone number you know is real.
- **People report losing lots of money to investment scams.** Use the free search tool on Investor.gov to check out anyone recommending or selling investments.
- **Scammers love to text.** They will also call and reach out through social media.

- **Scammers demand you pay through bank transfers, cryptocurrency, wire transfers, payment apps, and gift cards.** If anyone ever asks you to pay this way, you're probably talking to a scammer

Visit consumer.ftc.gov for more information.

As a reminder, MCCFCU will never solicit personal/private information through email, phone calls, or text. If you're unsure, please contact us directly at 724-981-9410 or 724-342-2246.



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

SAVE THE
DATE

ANNUAL MEETING • Saturday, April 17, 2027 at Avalon at Buhl Park, Hermitage PA



*Give The Perfect Gift With
A Visa Gift Card*

More Functions than a Gift Certificate

- Track Your Balance and Purchases Online for Free
- Exceptional 24/7 Customer Service Call Center
- Worry-free Gifts - Easy to Use and Safer than Cash
- Widely accepted in the United States
- Instant Issue

Ask us about CU MONEY Visa Gift Cards today!

2026

HOLIDAY ACCOUNTS

Holiday Club Account funds will be available in your checking account on October 1, 2026. If you do not have a checking account, the money will transfer to your savings (share) account.

OPEN YOUR 2027 HOLIDAY ACCOUNT

Starting October 1, 2026, you may deposit to a Holiday Club Account for 2027. Make your deposits by payroll deduction, direct deposit, monthly transfers, or visit the office.

HOLIDAY CLOSINGS 2026

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

New Year's Day • January 1, 2027

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.