

CU Wire

MERCER COUNTY COMMUNITY FEDERAL CREDIT UNION

FALL 2015



Need A Little More Dough?

LET US HELP WITH OUR VISA CREDIT CARD.

Take advantage of our special promotional rate of **2.9% APR*** available on new purchases and balance transfers made between August 1, 2015 and February 1, 2016.

OUR VISA CREDIT CARD OFFERS:

A PROMOTIONAL RATE OF 2.9% APR*

NO BALANCE TRANSFER FEE
25 DAY GRACE PERIOD
AND ONLINE ACCOUNT ACCESS THROUGH WWW.EZCARDINFO.COM

If you don't already have an MCCFCU Visa Credit Card, call or stop by to apply today!

*Annual Percentage Rate. Offer available on transactions completed between August 1, 2015 and February 1, 2016. All loans based on creditworthiness and subject to credit approval. Once the promotional period ends, after February 1, 2016 all new purchases and balance transfers will be subject to the regular published annual percentage rate currently at **9.49% APR**.



COMING IN 2016: NEW VISA DEBIT AND CREDIT CARDS WITH CHIP CARD TECHNOLOGY. Watch for details on our website and in our Spring 2016 Newsletter.

INTRODUCING SHERPA IDENTITY PROTECTION: YOUR TRUSTED GUIDE FOR PERSONAL DATA SECURITY

Working with a leading provider of fraud detection solutions, Mercer County Community FCU is offering Sherpa Identity Protection services that will equip you with the tools to protect your personal information using top ID protection technology. Sherpa experts will also provide identity/credit restoration and lost wallet services should the need arise.

Sherpa provides proactive monitoring to quickly identify fraudulent activity. Your identity is protected through a combination of services that includes:

- Ongoing credit monitoring and alerts
- 24/7 internet surveillance, social security number trace

- Full service identity restoration
- Lost wallet protection
- Plus, identity theft protection insurance with out-of-pocket reimbursement up to \$1 million and no deductible!

Sherpa has three levels of protection to fit every need and budget. Visit www.mercomfcu.org for pricing and information on signing up today.



HARD TO BEAT OUR USED CAR RATES!

Purchasing a used auto? Be sure to check out our great rates! Maybe you financed with another financial institution... Can you save \$\$\$ by refinancing? **WE THINK YOU CAN!**

USED AUTO LOANS

NEW AUTO LOANS

MODEL YEARS 2009-2010
AS LOW AS **3.50%*** APR
FOR TERMS UP TO 60 MONTHS

MODEL YEARS 2006-2008
AS LOW AS **3.75%*** APR
FOR TERMS UP TO 54 MONTHS

MODEL YEARS 2011 OR NEWER
AS LOW AS **2.40%*** APR
FOR TERMS UP TO 60 MONTHS

*Annual Percentage Rate effective 10/1/15 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.

Make those fall home improvements now!

HOME EQUITY LOANS

RATES AS LOW AS
3.00%* APR

FIXED RATE TERMS UP TO 179 MO.
MINIMUM NEW LOAN \$10,000

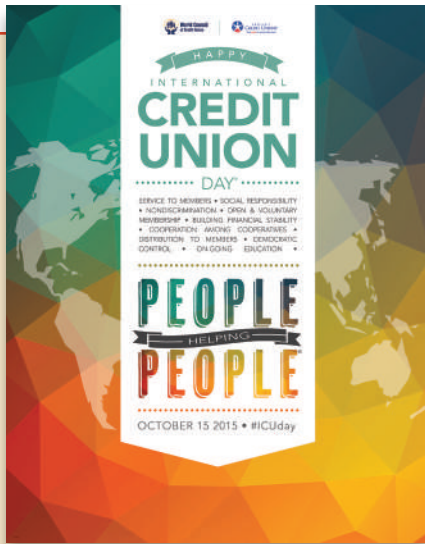
*Annual Percentage Rate effective October 1, 2015 subject to change. Certain conditions apply. Rates and terms based on credit qualifications and subject to credit approval. Call the Credit Union for specific rate and term qualifications.



WE WANT EVERYONE SEEING \$20/\$20! REFER-A-FRIEND TODAY!

Spread the word and help your Credit Union grow stronger. **REFER-A-FRIEND** to **Mercer County Community FCU** and you both get **\$20**. It's that simple! **SEE** the Credit Union difference and share it with a **FRIEND**! Call or stop by one of our offices for a referral form.

Limited time offer expires October 31, 2015. Referral must complete new account and qualification process. Referral must meet membership eligibility requirements. Membership is open to anyone who lives, works, worships, or attends school in Mercer County, PA and their immediate family. New account must remain open for one year or \$20 will be forfeited. Limit two new referrals per existing member.



INTERNATIONAL CREDIT UNION DAY CELEBRATES PEOPLE HELPING PEOPLE

On October 15, 2015, credit unions around the world will celebrate International Credit Union Day (ICU Day). Since 1948, on the third Thursday of every October, credit unions have celebrated a simple but radical idea—that by working together, people can improve their financial well-being. “People helping people,” this year’s ICU Day theme, is the foundational philosophy of the credit union movement, going back to the very beginning.

So when we wish you a Happy International Credit Union Day at Mercer County Community FCU, know that we’re thanking you for belonging to a movement that’s helping your neighbors—and people around the world—grow and thrive and follow their dreams. **As part of the celebration, be sure to stop by the credit union for special giveaways on Thursday and Friday, October 15 & 16, 2015!**

CU COMMUNITY SHRED DAY

Helping to protect our member’s personal information, Mercer County Community FCU will be offering shredding services for our members on Saturday, October 24, 2015.

The shredding company will have an on-site shredder truck and an employee of the company to do the shredding. Any sensitive materials containing social security or account numbers or cancelled checks should be shredded.

You can include any type of paper or file folders, no need to remove staples, paper clips, rubber bands or small binders. Please do not bring cardboard, old newspapers, telephone books, hard copy books,



WHEN: October 24, 2015
9:00 AM-12:00 PM

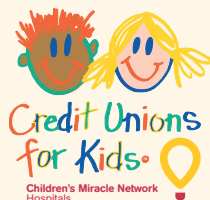
WHERE: Sharon Office Parking Lot
428 Sharpsville Avenue

plastics or metals, or hazardous materials. Each member is kindly asked to limit shredding to 75 pounds.

MERCER COUNTY COMMUNITY FCU TAKES PART IN CMN MIRACLE JEANS DAY

Mercer County Community FCU participated in the **Children's Miracle Network - Miracle Jeans Day** on September 9, 2015. During the weeks prior to September 9, the credit union collected donations from members and staff to help local children at the Akron Children's Hospital Mahoning Valley.

A check for \$500 was presented to Kelsey Moreton, CMN Development Coordinator. Mercer County Community FCU wishes to thank all of our members for their generous donations. Every dollar raised stays right here in our community to support programs and services which benefit our local children.



Cheri Rosa, MSR; Kelsey Moreton, CMN Development Coordinator; Colleen Alfredo, MSR; Kande Darling, Loan Officer; Cheryl Parola, Branch Supervisor; Sandi Carangi, CEO; Robin Haun, MSR; Connie George, Board Chair.



Pictured at our Sharon Branch Office left to right: (seated) Michele Buell, MSR; Colleen Mazzocca, MSR; Back row (standing): Pamela O'Neill, Branch Supervisor; Cyndy Saluga, Loan Officer; Cheryl Deschand, Loan Officer; and Ann Sever, MSR.

SAVINGS RATE SCHEDULE

Effective October 1, 2015

	Minimum to earn APY	Rate	APY*
Share Savings	\$50.00	.25%	.25%
Holiday Club	\$5.00	.25%	.25%
Vacation Club	\$5.00	.25%	.25%
Share Draft (Checking)	Avg Daily Balance \$100	.15%	.15%
IRA Shares Traditional & Roth	\$500	.75%	.75%
	Minimum to earn APY	Rate	APY*
Share Certificates (CDs)			
6 Month	\$1,000	.35%	.35%
12 Month	\$1,000	.50%	.50%
24 Month	\$2,500	.65%	.65%

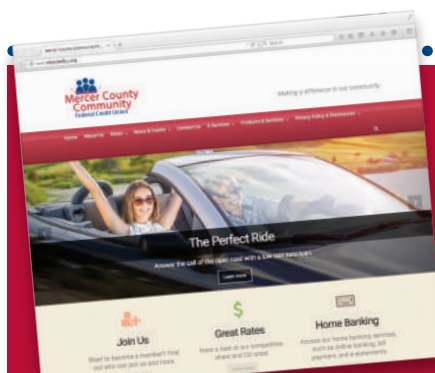
*APY - Annual Percentage Yield
Rates subject to change.

Federally Insured by NCUA.

COMING SOON! GET MERCER COUNTY COMMUNITY FCU FINANCING RIGHT AT THE DEALERSHIP!

Through a special partnership with local area auto dealers, Mercer County Community FCU will soon be offering vehicle financing right at the dealership. You'll get the same great rates as you would if you came to one of our branches.

The dealer will take care of forwarding all of your loan documents directly to us and the loan will be serviced entirely by us. **Be sure to visit our website for announcements and more details coming soon!**



NEW WEBSITE - NEW FEATURES!

Our website was recently updated with new information and features making it easier to navigate. Be sure to visit our website each week to keep up-to-date on everything happening at your credit union.



428 Sharpsville Avenue
Sharon, PA 16146

SHARON:

428 Sharpsville Avenue, Sharon, PA 16146
phone 724.342.2246 fax 724.342.1670
toll free 866.384.0594

OFFICE HOURS:

Monday - Friday 9am - 5pm

HERMITAGE:

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

DRIVE-THRU HOURS:

Monday - Thursday 9am - 5pm
Friday 9am - 6pm
Saturday 9am - 12pm

WWW.MERCOMFCU.ORG
CONTACT@MERCOMFCU.ORG

Routing #2433 8496 5
Federally Insured By NCUA.



HOLIDAY LOAN SPECIAL

\$5,000 FOR 36 MONTHS

RATES AS
LOW AS

4.50%*
APR

*Annual Percentage Rate effective October 1, 2015 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.

HOLIDAY CLOSINGS 2015

Columbus Day • October 12
Veterans Day • November 11
Thanksgiving • November 26

Christmas • December 25 & 26
New Year's Day • January 1, 2016
Closing at 1 PM on December 24 & 31

DORMANT ACCOUNT UPDATE

Please be sure to keep your account active by initiating at least one transaction per year. Accounts are considered dormant and assessed a dormant account fee to help defer costs when no activity has taken place after one year. Effective September 30, 2015 the dormant account fee is \$1 per month.

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.

2015 HOLIDAY CLUBS

Holiday Club funds will be available in your checking account on October 2, 2015. If you do not have a checking account, the money will transfer to your share (savings) account.

OPEN YOUR 2016 HOLIDAY CLUB

Starting October 2, 2015, you may deposit to a Holiday Club for 2016. Make your deposits by payroll deduction, direct deposit, monthly transfers, or visit the office.



GIVE THE PERFECT CHRISTMAS GIFT

VISA Gift Cards from MCCFCU. Gift Cards are also perfect for graduations, weddings, anniversaries, birthdays, or any occasion.