

CU Wire

Spring 2015

MERCER COUNTY COMMUNITY FEDERAL CREDIT UNION

Credit Union Welcomes New CEO



Mercer County Community Federal Credit Union is pleased to

welcome Sandi Carangi as the new CEO. Ms. Carangi has more than 15 years of financial management experience within the credit union movement.

Previously, Ms. Carangi served as Director of Credit Union Strategic Services with the Pennsylvania Credit Union Association.

Throughout her career, she has been a speaker for NCUA, CUNA, The World Council of Credit Unions, and PCUA.

Ms. Carangi currently serves on the Editorial Advisory Board for Credit Union Magazine, and is a member of the CUNA Marketing & Business Development Council, and the Association for Strategic Planning.

Ms. Carangi is also a strong supporter of financial education – volunteering as a teacher and serving on the board of directors for Junior Achievement of Western PA.

As she begins her new role, Ms. Carangi shared, “I am honored by the opportunity to serve the members of our credit union and to continue to build upon the success of the past 58 years.”

Welcome Sandi!

The Credit Union will also say good-bye to Jerry Miller as of March 31, 2015. Mr. Miller retired from the Credit Union in 2011 after 12 years of service, but has been working part-time as Director of Lending and consultant to the loan department. We wish Jerry and his wife, Denise a long, happy retirement.



HOLIDAY CLOSINGS

May 25, 2015.....	Memorial Day
July 4, 2015.....	Independence Day
September 7, 2015	Labor Day
October 12, 2015.....	Columbus Day
November 11, 2015.....	Veterans Day
November 26, 2015.....	Thanksgiving
December 25 & 26, 2015.....	Christmas

We have Quick Auto Loan Approvals and a \$25 Gas Card for You!



Rates as low as

1.9% APR *

LIMITED TIME OFFER.

Loans subject to credit approval. All rates and promotions are subject to change at any time. Loans currently financed through MCCFCU are not eligible for this promotion.

*APR – Annual Percentage Rate

- Purchase an auto or refinance your current auto loan from another financial institution
- Model years 2011 thru current model year
- Loan terms up to 60 months

Used Car Loans

Rates as low as **3.25%** APR *

Model years 2006 thru 2010



Start your spring home improvement projects with our loan spruce-up special.

LOAN SPECIAL
\$5,000 for 36 months
 Rates as low as
4.50% APR*

*APR – Annual Percentage Rate
 Limited time offer – rate subject to change.

SEE MCCFCU FOR ALL YOUR HOME EQUITY NEEDS!

Can we help you with home improvements, bill consolidation, vacation, or tuition?

Special **RATES AS LOW AS**
2.75% APR*

FOR TERMS UP TO 72 MONTHS

- Fixed Rate • Minimum new loan \$10,000
- Closing costs may apply • Other Rates & Terms up to 179 months

Additional reduced rates and terms available
 Call a loan officer for details

*APR – Annual Percentage Rate
 Limited time offer – rate subject to change.



423504

Equal Housing Lender

First Mortgages Available at MCCFCU

COMPETITIVE RATES • EASY PROCESS • VARIETY OF MORTGAGES

For details visit our website at www.mercomfcu.org.



Equal Housing Lender

SWITCH AND SAVE!

Visa Credit Cards

9.49% APR*

- No Annual Fee
- 25 Day Grace Period
- Cash Advance 9.49% APR
- Make your payments at either office



*APR-annual percentage rate



TRADITIONAL AND ROTH IRA SHARE ACCOUNTS

Choose when to save on taxes! This year's tax deadline is April 15, 2015. Until then, you can contribute to an IRA for 2014.

When you move, please be sure to notify the Credit Union of your address change as soon as possible so you'll continue to receive your statements and newsletters.



Please Note

CREDIT UNION CHANGES DORMANT ACCOUNT POLICY

Starting January 1, 2015, the Credit Union changed the Dormant Share Account Policy. A member's account is considered dormant if no activity has taken place on the account for one year.

When the member has a dormant account for a period of one year, the Credit Union will send a notice to the member at the mailing address on file. Members will be notified by letter of the dormant status and encouraged to do one of the following:

- Activate the account with deposit or withdrawal
- Close the account

If the member chooses neither of these options after 30 days, the Credit Union will begin to assess a monthly fee of \$5.00 per month. The fee will continue until there is activity on the dormant account or the balance is depleted. After three years, if the account still has a balance with no activity, the account will be escheated to the State of Pennsylvania. The exceptions to this policy are if the member has other accounts under the same account number or the member is under 18 years of age.

The Credit Union will make the necessary attempts to contact members with dormant accounts. This makes it essential that mailing addresses on all accounts be current and up to date.

DIRECT DEPOSIT...SAVE TIME AND MONEY

You can have Social Security, pensions, annuities, military checks, and even IRS refunds deposited directly into your Credit Union account. Use the routing number **2433 8496 5** and your Credit Union account number to set up direct deposit.

2015 CONTINUING EDUCATION AWARDS

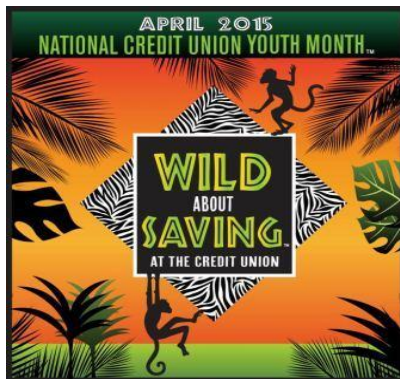
Mercer County Community Federal Credit Union will present their 15th Annual Continuing Education Awards at the Annual Dinner Meeting on April 25, 2015. The awards total \$4,000 and are for the 2015-2016 academic year. They are open to any 2015 high school senior or any student between ages 17 and 25 who is in pursuit of an academic, professional, or vocational post-high school education at a college, university, or accredited trade school. Applicants must be a member of the MCCFCU prior to submitting their application.

The application and submission details can be found on the Credit Union website at www.mercomfcu.org or at any Credit Union office. Please return the application and essay by mail or in person by Monday, March 30, 2015. For questions or more information, please call either office.



2014 CONTINUING EDUCATION AWARD WINNERS

Last year's recipients were (front, from left) Jasmine Shepherd of Hickory High School; Jennifer Darda of West Middlesex High School; Katherine Calla of Sharon High School; and MCCFCU Board Treasurer, Laura Kubylko; (back, from left) 2014 Board President, Ed Zipay; Joel Ibanez of Penn State-Shenango; and Jacob Pallo of Duquesne University. Missing from photo are Benjamin Abi-Nader of Sharpsville High School; Hannah Davis of University of Pittsburgh; and Tyler Gargano of Ohio Northern University.



**credit
UNIONS
celebrate
youth
in april**

WE'RE CELEBRATING YOUTH IN APRIL

April is a good time to encourage our youth to get "Wild About Savings"™ during National Credit Union Youth Month. We'd be "lion" if we said saving is easy. Teach children how to save for their goals and they will have one of the most difficult aspects of finance under their belt by the time they are teens – being consistent savers. Be sure to stop by the credit union for special youth giveaways all month long!

NEW RATE & FEE SCHEDULE

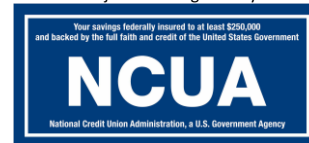
Effective April 1, 2015

Savings Rates as of April 1, 2015

	Minimum	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%

Share Certificates (CDs)	Minimum	Rate	APY*
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 at any time.



Fee Schedule as of April 1, 2015

Services	Fee
Overdraft	\$25.00/item
NSF	\$25.00/item
Photocopy of Check	\$5.00/Copy
Returned Item	\$15.00/Item
Stop Payment	\$15.00/Request
Check Printing	Prices vary depending on check style
Other Services	
Account Activity Printout	\$2.00/Printout
Account Reconciliation	\$20.00/Hour
Account Research	\$20.00/Hour
Cashier's Check	\$3.00/Check
Deposited Item Return	\$15.00/Item
Dormant Account	\$5.00/Month after 1 year
Electronic Lien Titling	\$73.00/lien
Money Order	\$1.00/Money Order
Mortgage Satisfaction	\$54.00
Non-Member Check Cashing	\$5.00/Item
Notary	No Fee
Official Check	No Fee
Returned Mail	\$2.00
Signature Guaranty (Medallion)	No Fee
VISA Card Replacement	\$5.00/Card
VISA Gift Card	\$3.00/Card
Wire Transfer (Incoming)	No Fee
Wire Transfer (Outgoing)	\$15.00/Transfer
Wire Transfer (International)	\$30.00/Transfer

The rates and fees appearing with this Schedule are accurate as of the date of the last dividend.



MERCER COUNTY COMMUNITY FEDERAL CREDIT UNION

PRESORTED
STANDARD
U.S. POSTAGE PAID
Sharon, PA

SHARON OFFICE
428 Sharpsville Ave., Sharon, PA 16146
Phone: 724-342-2246 Fax: 724-342-1670
Toll Free: 866-384-0594

Office Hours
Monday – Friday 9:00 am – 5:00 pm

HERMITAGE OFFICE
559 N. Hermitage Rd., Hermitage, PA 16148
Phone: 724-981-9410 Fax: 724-981-9412
Toll Free: 866-384-0244

Lobby Hours
Monday – Friday 9:00 am – 5:00 pm
Drive Thru Hours
Monday – Thursday
9:00 – 5:00 pm
Friday
9:00 am – 6:00 pm
Saturday
9:00 am – 12:00 pm



WEBSITE www.mercomfcu.org
EMAIL contact@mercomfcu.org
Routing # 2433 8496 5

ANNUAL DINNER MEETING

SATURDAY, APRIL 25, 2015
HICKORY VFW BANQUET CENTER, 5550 E. STATE STREET, HERMITAGE, PA 16148
CASH BAR AT 6:00 PM DINNER AT 6:30 PM



Join us for the Annual Meeting of the Credit Union. At the Credit Union you are more than just a customer...**you are a member of the Credit Union**, an owner and a shareholder. You can nominate and elect the members you feel should guide your Credit Union. Your opinions count and this is a chance for your voice to be heard.

MARK YOUR CALENDARS AND SEND YOUR RESERVATIONS

Annual Dinner Reservation

Cost of Dinner: Members* \$9.00 Non-Members \$19.00
(*joint owners are to be considered as non-members)

SELECTIONS: Stuffed Chicken Breast (#1) or Stuffed Pork Chop (#2)

Please reserve for members: (please print)

Name _____ Choice _____
Name _____ Choice _____
Name _____ Choice _____
Name _____ Choice _____

Please reserve for non-members:

Name _____ Choice _____
Name _____ Choice _____
Name _____ Choice _____
Name _____ Choice _____

Please mail or drop off your reservations with the correct amount to the Credit Union by April 6, 2015.