

CU Wire

MERCER COUNTY COMMUNITY FEDERAL CREDIT UNION

SPRING 2018



LOOKING TO BUY A NEW CAR? HERE'S HOW TO SAVE TIME AND MONEY!

Simply visit us online at www.mercomfcu.org and click on **CU Direct AutoSMART** to start shopping for your next car and get **PRE-APPROVED** for your loan.

It's as easy as 1, 2, 3!

1. Browse Vehicles from participating local dealerships through our website.

2. Search & Filter Results on our site to find the best options. You can use the detailed information, photos and cross-shopping tools to compare your favorites.

3. Streamline Financing on our website by connecting with dealers that you know are working with Mercer County Community FCU, and expedite the process when you're ready to visit a dealership.

Mercer County Community FCU has partnered with the following local auto dealers:

- Apostolakis Honda
- Greenwood Hubbard Chevrolet
- Lakeland Chrysler Dodge
- Montrose Buick, GMC, Cadillac
- Shenango Honda
- Bill McCandless Ford
- Gordons Auto Sales, Inc.
- Team Lake Road Auto Sales
- Griffin Motors
- Ben Bissett Chevrolet
- Taylor Chevrolet Toyota of Hermitage
- Diehl Automotive Group



Love at First Ride!

Drive further in your new car with a **\$50 GAS CARD!***

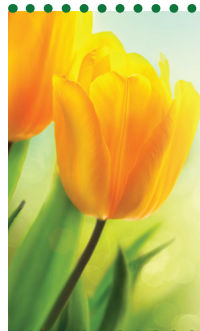
Whether you're looking to buy a new or used car, truck, or van, or refinance your existing car loan, we can help. Apply now and get a \$50 gas card* with your new car!



NEW AUTO LOANS
AS LOW AS **2.49% APR***

USED AUTO LOANS
AS LOW AS **3.49% APR***

*Annual Percentage Rate effective 3/1/2018, subject to change. All loans based on creditworthiness and subject to credit approval. Minimum loan amount of \$10,000 to receive \$50 gas card. Limited time offer.



TAKE ADVANTAGE OF OUR SPRING LOAN SPECIAL

\$5,000 FOR 36 MONTHS
RATES AS LOW AS:

4.99% APR*

*Annual Percentage Rate effective 3/1/2018, subject to change. Rates and terms based on credit qualifications and subject to credit approval.

2018 SHARON BRANCH RENOVATION PROJECT



We're excited to announce that renovations will soon begin at our Sharon office located at 428 Sharpsville Avenue. These renovations will improve our drive-thru lanes and expand our member service area, lobby, and loan offices.

We realize that our members might be inconvenienced while we're in the midst of this transition. So we want to thank you in advance for your patience and understanding as we do our best to work around it.

It was definitely time for some improvements and when completed we're sure our members will LOVE the changes!

The project is expected to be completed by Fall 2018. Watch for more details and ongoing updates on our website during this exciting renovation project!



STUDENT LOANS

Pay for College the Smart Way with the Smart Option Student Loan® by Sallie Mae®.

- Competitive Interest Rates
- 3 Repayment Options
- No Origination Fee

For Degree Granting Institutions

Applying is easy – visit our website at www.mercomfcu.org and click on **LOANS** to apply online.

STUDENT SERVICES

We have other services available to our college students. If you open a checking account, you can have access to a **Visa debit card** and **mobile banking and mobile deposit**.

Students can apply for a **Visa credit card** with a parent or guardian as a co-applicant for unexpected college expenses. Each spring the credit union also sponsors **scholarship awards** for anyone pursuing higher education. Make sure you take advantage of all that your credit union has to offer!

TRADITIONAL & ROTH IRA

Choose when to save on taxes! This year's tax deadline is April 17, 2018. Until then, you can contribute to an IRA for 2017.

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. You'll need to use the credit union routing number 2433 8496 5 and your account number to set up direct deposit. To verify your credit union account number, please call either office.

BUYING A NEW HOME? GET ANSWERS FROM THE EXPERTS

You're invited to a **complimentary Home Buying Seminar** to be held in conjunction with the Shenango Valley Realtors Home & Garden Expo. The seminar will be presented by Mercer County Community Federal Credit Union and First Heritage Financial, LLC, our partner for home mortgages.

OUR EXPERTS WILL DISCUSS:

- Home buying basics
- Mortgage financing options
- The step-by-step process, from pre-approval to closing



WHEN: Thursday, April 26, 2018
6:00 PM – 7:00 PM

WHERE: Avalon at Buhl Park
1030 Forker Blvd.
Hermitage, PA 16148

Get advice from a Mortgage Originator and have real estate agents available on site to answer your questions. The seminar is open to the community and all are welcome to attend. Come learn all you need to know to purchase the home of your dreams!

The Shenango Valley Realtors Home & Garden Expo is presented by the Shenango Valley Chamber of Commerce in partnership with the Greater Mercer County Association of Realtors.



DREAM BIG!

Tap into the value of your home and get a **\$100 Home Depot gift card!*** Looking to renovate your home or consolidate debt? A home equity loan (fixed rate) or home equity line of credit (variable rate) can help you utilize your home's value. PLUS, for a limited time, receive a **\$100 HOME DEPOT GIFT CARD*** with your approved loan.

HOME EQUITY LOAN
You'll receive a one-time lump sum loan payout.

RATES AS LOW AS 3.50% APR*
FOR TERMS UP TO 60 MONTHS

Borrow up to 80% of the value of your home. Other rates & terms available up to 15 years.

HOME EQUITY LINE OF CREDIT
Borrow from your home as a line of credit. You can borrow what you need, as you need it, up to your credit limit.

CURRENT RATE 4.50% APR*
Borrow up to 80% of the value of your home (Variable rate based on Prime Rate + 0).

*Annual Percentage Rates effective March 1, 2018, subject to change. All loans based on creditworthiness and subject to credit approval. Minimum loan amount of \$15,000 to qualify for \$100 Home Depot gift card.



OVERDRAWING YOUR ACCOUNT USED TO BE STRESSFUL... NOT ANYMORE WITH COURTESY PAY

Courtesy Pay is a non-contractual overdraft protection service that we automatically offer to our members with an eligible checking account. As long as you maintain your account in good standing, we may cover checks, automatic bill payments, and other debit transactions up to your approved limit of \$500. We will charge our normal NSF fee of \$25 and send you a notice each time an overdraft occurs.

With Courtesy Pay, our intention is to provide you with another resource to help manage your occasional cash shortfall. If you would also like overdraft coverage for your ATM withdrawals and everyday debit card purchases, simply notify us at 724-981-9410.

Refer to our Courtesy Pay Policy online for more details or call us at 724-981-9410.

2018 CONTINUING EDUCATION AWARDS

Mercer County Community Federal Credit Union will present the 18th Annual Continuing Education Awards at the Annual Dinner Meeting on Saturday, April 14, 2018. The awards total \$6,000 and are for the 2018-2019 academic year. Awards are open to any 2018 high school senior or any student between ages 17 and 25 who is pursuing an academic, professional or vocational post-high school education at a college, university or accredited trade school. Applicants must be a member of Mercer County Community FCU prior to submitting their application.

The application and submission details can be found on the credit union website at www.mercomfcu.org or by visiting either credit union location.

Please remember to submit your application to the credit union by March 31, 2018.

2017 CONTINUING EDUCATION AWARD WINNERS:



(Pictured left to right) Sandi Carangi, CEO of Mercer County Community FCU; Connie George, Board Chair of Mercer County Community FCU; Emma Messett (Westminster College); Cassidy Bonner (Reynolds); Meredith Pallo (Sharpsville); Emily Hazlett (West Middlesex); Laina Jillian Uzarski (University of Akron); Kassianne Tofani (Reynolds); Laura Kubyako, Board Treasurer of Mercer County Community FCU. Not pictured: Mathew Costello and Isabella Schell.

THE SCIENCE OF SAVING

MERCER COUNTY COMMUNITY FCU ENCOURAGES YOUTH TO SAVE FOR THE FUTURE

In April, Mercer County Community FCU is celebrating Youth Month, which is a program that helps teach and encourage youth to develop good financial habits.

The theme this year is "The Science of Saving," showcasing fun, sci-fi-inspired characters which encourage youngsters to imagine a future where piggy banks fly and giant automatic-saving robots visit credit unions. The science in the theme is not science fiction – research shows that when you picture yourself in the future achieving a goal, like buying a car or going to college, saving for it becomes easier.

As your credit union, we want to help your children learn good financial habits. Together we can help them blast-off toward a bright and wondrous future. *Be sure to stop by the credit union for special youth giveaways all month long in April!*



SAVINGS RATE SCHEDULE

March 1, 2018

	Minimum To Open	Rate	APY*
Share Savings**	\$5.00	.20%	.20%
Holiday Club	\$5.00	.20%	.20%
Vacation Club	\$5.00	.20%	.20%
Checking**	None	.10%	.10%
<i>(**For savings \$50 minimum daily balance required to earn stated APY. For checking average daily balance of \$100 required to earn stated APY.)</i>			
IRA Shares			
Traditional & Roth	\$500	1.25%	1.25%
Share Certificates (CDs)	Minimum to earn APY	Rate	APY*
6 Month	\$1,000	.75%	.75%
12 Month	\$1,000	.85%	.85%
24 Month	\$2,500	1.15%	1.15%
36 Month	\$2,500	1.35%	1.35%
48 Month	\$2,500	1.65%	1.65%

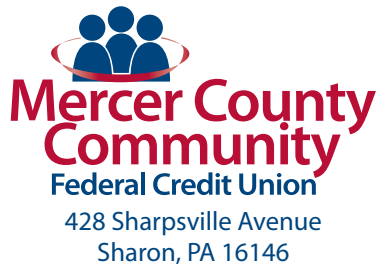
***APY – Annual Percentage Yield**
Rates subject to change.
Federally Insured by NCUA.

FEE SCHEDULE

March 1, 2018

Services	Fee
Overdraft	\$25.00/Item
NSF	\$25.00/Item
Copy of Check	\$5.00/Copy
Returned Item	\$15.00/Item
Stop Payment	\$15.00/Request
Personal Checks	Prices vary depending on style.
Other Services	Fee
Account Activity Printout	\$2.00/Printout
Account Reconciliation	\$20.00/Hour
Account Research/Verification	\$20.00/Hour
Cashier's Check	\$5.00/Check
Deposited Item Return	\$15.00/Item
Dormant Account	\$1.00/Month after 1 Year
Money Order	\$1.00/Money Order
Non-Member Check Cashing	\$5.00/Item
Notary	No Fee
Official Check	\$1.00/Check
Returned Mail	\$2.00/Item
Signature Guarantee (Medallion)	\$5.00/Each
VISA Card Replacement	\$7.00/Card
VISA Gift Card	\$3.00/Card
Wire Transfer (Incoming)	\$5.00/Transfer
Wire Transfer (Outgoing)	\$15.00/Transfer
Wire Transfer (International)	\$30.00/Transfer
REG D Excess Transfers/ACH (Applies to Savings Only)	\$1.00/Each after 6 per month
Account Closure	\$5.00/If closed within 90 days
Foreign Check Processing (Foreign Bank fees will apply)	\$20.00/Item
Account Escheat	\$25.00/Account
Levy/Garnishment/Court Order (Attorney fees will also apply)	\$25.00/Account
IRA Transfer (To another institution)	\$25.00/Account

***The rates and fees appearing in this schedule are accurate as of the last dividend declaration date.**



PRSR STD
U.S. POSTAGE
PAID
SCP GROUP

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.



61ST ANNUAL DINNER MEETING... JOIN US

SATURDAY, APRIL 14, 2018

PARK INN BY RADISSON SHARON-RT. 18 & I-80

3377 NEW CASTLE RD., WEST MIDDLESEX, PA 16159

CASH BAR: 6:00 PM **DINNER:** 6:30 PM

Each year we host an Annual Meeting to give our members the opportunity to learn about all that's happening at our credit union. You'll hear committee reports, a review of the past year's financial information, and you'll meet this year's Continuing Education Award winners.

MARK YOUR CALENDARS AND BE SURE TO SEND YOUR RESERVATIONS TODAY!

ANNUAL DINNER RESERVATION

COST OF DINNER: Members - \$10.00 Non-Members (Guests) - \$20.00

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

Please reserve for members (*please print*):

Please reserve for non-members (*please print*):

Name _____ Choice _____

Name _____ Choice _____

Name _____ Choice _____

Name _____ Choice _____

Name _____ Choice _____

Name _____ Choice _____

Please mail or drop off your reservations with the correct amount to the credit union by Friday, April 6, 2018.

CANDIDATES FOR BOARD OF DIRECTORS ANNOUNCED

Currently there are two positions open for the Mercer County Community FCU Board of Directors, each with a three year term. The Nominating Committee has announced its nominations for these board positions. The nominees are: Laura Kubyako and Ed Zipay. Both candidates are currently serving on our Credit Union Board of Directors and have agreed to continue to serve if elected. If the nominees run unopposed, an election will not be necessary. Election results will be announced at the Annual Meeting.

HOLIDAY CLOSINGS

- Memorial Day** • May 28
- Independence Day** • July 4
- Labor Day** • September 3
- Columbus Day** • October 8
- Veterans Day (observed)** • November 12
- Thanksgiving** • November 22
- Christmas** • December 25