

CU Wire

MERCER COUNTY COMMUNITY FEDERAL CREDIT UNION

FALL 2018

RENOVATING TO SERVE YOU BETTER



Major improvements are underway at our Sharon Office, located at 428 Sharpsville Avenue. When completed, our new facility will be nearly 3,500 square feet and have five new offices; expanded drive-thru lanes with state-of-the-art video monitors; along with a larger open-concept lobby.

During the renovation project, you can count on the same friendly, knowledgeable staff to assist you at the mobile branch located in the parking lot on Sharpsville Avenue. Construction for our new facility is scheduled to be completed in December 2018. In addition to the mobile branch, you can also visit our Hermitage branch at 559 North Hermitage Road in Hermitage, PA.

So please pardon our mess, but when completed, the new look is going to impress!

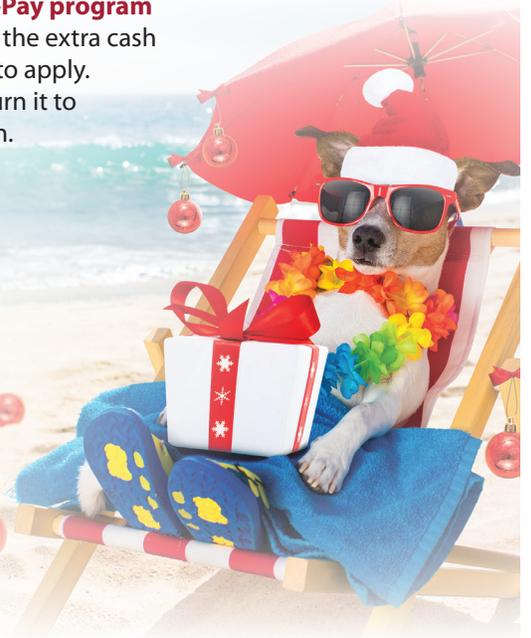
Be sure to check out our website at www.mercomfcu.org to see the transformation.

Treat Yourself This Holiday with Skip-a-Pay!

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 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 Payment Amount: _____ Skip: November **or** December **or** January Payment

Loan Payment Amount: _____ Skip: November **or** December **or** January Payment

How is your loan paid? (*circle one*) Cash/Check Payroll Deduction Internal Transfer

Please deduct the \$25.00 processing fee from my (*circle one*) Savings Checking Enclosed

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.

For Credit Union Use Only

Account # _____

Suffix _____

Pay Code _____

Next Due _____

Process Date _____

Fee _____

Advance Due Date _____ Payroll



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

At Mercer County Community FCU, we want to help our members save time and money when searching for their next vehicle. Our CU Direct AutoSMART online car-shopping tool will help you:

- 1. Browse Vehicles** from participating local dealerships through our website.
- 2. Search & Filter Results** on our site to find the best options.
- 3. Streamline Financing** on our website by connecting with dealers that you know are working with Mercer County Community FCU.

Participating 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
- Taylor Chevrolet Toyota of Hermitage
- Diehl Automotive Group
- Taylor Kia of Boardman
- Preston Toyota

To get started, 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!**



SHERPA IDENTITY PROTECTION:
YOUR TRUSTED GUIDE FOR
PERSONAL DATA SECURITY

Identity Theft is the fastest growing crime in America. Defend yourself and your family against a growing problem with SHERPA Identity Protection.

Visit www.mercomfcu.org for more information.



CERTIFIED FINANCIAL COUNSELORS

Congratulations to loan manager, Suzy Taylor and loan officer, Jessica Phipps – both recently received their Certified Financial Counselor designations. Members can request appointments to receive financial guidance and help with budgeting, bill consolidation and more. To request an appointment, please call the credit union at 724-981-9410.

Time for a New Ride
WE HAVE THE LOAN FOR YOU AT MCCFCU

NEW AUTO LOANS
AS LOW AS **2.99%** APR*

USED AUTO LOANS
AS LOW AS **3.99%** APR*

*Annual Percentage Rate effective 10/1/2018. Subject to change. All loans based on credit worthiness and subject to credit approval.

SPRUCE UP YOUR HOME FOR THE HOLIDAYS WITH A **HOME EQUITY LOAN**

AS LOW AS **3.99%** APR*

*Annual Percentage Rate effective 10/1/2018, subject to change. Loans based on creditworthiness and subject to credit approval.

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 20, 2018.

Shred-It 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, plastics or metals, or hazardous materials. Thank you!



WHEN: Saturday, October 20, 2018
9:00 AM-12:00 PM

WHERE: Sharon Office Parking Lot
428 Sharpsville Avenue

DEPOSITING A CHECK USING MOBILE BANKING

Please note that new Federal Regulations require all checks using Mobile Banking and the Remote Check Deposit feature, to use a special endorsement. All members currently using Mobile Banking were sent a letter explaining the new endorsement requirements.

To properly endorse a check, be sure to sign it on the back exactly as it appears on the "payable to" line and include the words: **"For mobile deposit only at MCCFCU"** or **"For mobile deposit only at Mercer County Community FCU."** Duplicate presentation of checks and images at the Credit Union or any other depository institution is considered fraud. If you have questions, please call us at 724-981-9410.

INTERNATIONAL CREDIT UNION DAY

ON OCTOBER 18, CREDIT UNIONS AROUND THE WORLD WILL CELEBRATE.

This year, we're celebrating International Credit Union Day's platinum anniversary, a chance to look back after 70 years and be thankful for the lives and communities that have been improved by the unique principles and actions of the credit union movement. October 18, 2018, will mark the 70th anniversary of International Credit Union Day and this year's theme is "Find Your Platinum Lining."

Credit unions all over the world will be celebrating the history and the success of the "People-not-Profit" philosophy. This year's theme emphasizes the credit union movement's loyalty to its members and its mission to provide financial support and guidance. Today, over 235 million people are served by credit unions in 109 countries and 6 continents.

Join us on Thursday, October 18 to celebrate ICU Day. As part of the celebration, be sure to stop by the credit union for special giveaways!



SAVINGS RATE SCHEDULE

October 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% |

(**For savings \$50 minimum daily balance required to earn stated APY. For checking average daily balance of \$100 required to earn stated APY.)

| IRA Shares | | | |
|--------------------|-------|-------|-------|
| Traditional & Roth | \$500 | 2.00% | 2.00% |

| Share Certificates (CDs) | Minimum to earn APY | Rate | APY* |
|--------------------------|---------------------|-------|-------|
| 6 Month | \$1,000 | 1.00% | 1.00% |
| 12 Month | \$1,000 | 1.25% | 1.25% |
| 24 Month | \$2,500 | 1.75% | 1.75% |
| 36 Month | \$2,500 | 2.25% | 2.25% |
| 48 Month | \$2,500 | 2.75% | 2.75% |

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

COURTESY PAY – OVERDRAFT PROTECTION

Courtesy Pay is a non-contractual overdraft protection service we offer to members with an eligible checking account. As long as you maintain your checking account in good standing, we may cover checks, automatic bill payments, and other debit transactions up to an approved limit of \$500. Courtesy Pay does not guarantee that Mercer County Community FCU will pay your insufficient items. However, if you should have an overdraft, your account will be charged the standard Non-Sufficient Funds (NSF) fee of \$25.

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

We believe **Courtesy Pay** is one more way we can help you meet your financial needs. For more details or if you have questions please refer to our Courtesy Pay Policy online or call us at 724-981-9410.

FEE SCHEDULE

October 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 also 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.

IN THE COMMUNITY..



LEFT: Our Board Members and Supervisory Committee at Member Appreciation Day
RIGHT: Financial Fitness Day at Mercer County Schools Career Fair



KID'S CORNER

All kids who visit the credit union during October will receive a prize from the treasure chest.





428 Sharpsville Avenue
Sharon, PA 16146

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 - 5:30pm
Saturday 9am - Noon

WWW.MERCOMFCU.ORG
CONTACT@MERCOMFCU.ORG

Routing #2433 8496 5
Federally Insured By NCUA.



SAVE THE DATE! 2019 ANNUAL MEETING • Saturday, April 13, 2019 at the Park Inn by Radisson, West Middlesex, PA

HOLIDAY LOAN SPECIAL

\$6,000 FOR 36 MONTHS

RATES AS
LOW AS

5.99%*

APR



*Annual Percentage Rate effective October 1, 2018 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 2018

Columbus Day • October 8
Veterans Day • November 12
Thanksgiving • November 22

Christmas Eve • Closing at 1:00pm
Christmas • December 25
New Year's Day • January 1, 2019

DORMANT ACCOUNT REMINDER

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 of \$1.00 per month when no activity has taken place after one year.

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.

2018 HOLIDAY CLUBS

Holiday Club funds will be available in your checking account on October 1, 2018. If you do not have a checking account, the money will transfer to your share (savings) account.

OPEN YOUR 2019 HOLIDAY CLUB

Starting October 1, 2018, you may deposit to a Holiday Club for 2019. Make your deposits by payroll deduction, direct deposit, monthly transfers, or visit the office.



GIVE THE PERFECT CHRISTMAS GIFT

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

