

CU Wire

MERCER COUNTY COMMUNITY FEDERAL CREDIT UNION

FALL 2019



PENNVEST HOMEOWNER SEPTIC PROGRAM

Mercer County Community Federal Credit Union is partnering with the Pennsylvania Housing Finance Authority (PHFA) and the Pennsylvania Infrastructure Investment Authority (PENNVEST) to provide a low interest loan program for residents who need to connect to the public sewer in Mercer County, PA.

The impetus for the multi-agency collaboration with the City of Hermitage is the Hermitage Municipal Authority (HMA) sanitary sewer extension projects scheduled for completion in mid-2020.

The state program provides low interest loan funds for those in need to repair or replace individual on-lot septic systems or to connect to a public sewer system for the first time.

The terms of the loan program are:

- Interest rate of 1.75%
- Up to 20-year terms
- Maximum loan amount is \$25,000

Sandi Carangi, CEO, MCCFCU commented, "We're happy to be able to help our community by partnering with PHFA to offer the PENNVEST program and help lessen the burden on homeowners."

Additional information can be found at: www.phfa.org or by contacting the credit union.

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 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 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. Call for details.

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
- Bill McCandless Ford
- Greenwood Hubbard Chevrolet
- Gordons Auto Sales, Inc.
- Lakeland Chrysler Dodge
- Montrose Buick-GMC-Cadillac
- Phil Fitts Ford
- Preston Ford
- Preston Toyota
- Shenango Honda
- Taylor Chevrolet Toyota-Hermitage
- Taylor Kia of Boardman/Hermitage
- Team Lake Road Auto Sales

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 IS NOW LIFELOCK™

Effective December 1, 2019 Sherpa Identity Protection will transition to LifeLock. All current Sherpa subscribers will receive notifications and the opportunity to move to LifeLock.

For more information or to enroll in LifeLock's special credit union discount pricing, please visit our website at www.mercomfcu.org.



Your New Car is Waiting

NEW AUTO LOANS

AS LOW AS **2.99%** APR*

USED AUTO LOANS

AS LOW AS **3.99%** APR*

*Annual Percentage Rate effective 10/1/2019. 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 **3.75%** APR*

FOR TERMS UP TO 60 MONTHS
OTHER RATES AND TERMS AVAILABLE

*Annual Percentage Rate effective 10/1/2019, 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 19, 2019.

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 19, 2019
9:00 AM-12:00 PM

WHERE: Sharon Office Parking Lot
428 Sharpsville Avenue



VISA SECURE – ENSURING YOU'RE ALWAYS YOU

Protecting you is one of our top priorities. One way we do this is by preventing the unauthorized use of your Visa card. During a purchase from a desktop, mobile or other digital device, you may be guided through an extra check to verify your identity. This helps us ensure you're you and better protects you from fraud.

Visa recently enhanced its security for online purchases through Visa Secure, making the process easier while still protecting you from fraud. For more information visit our website.

MERCER COUNTY COMMUNITY FCU SUPPORTS CHILDREN'S MIRACLE NETWORK MIRACLE JEANS DAY



Mercer County Community Federal Credit Union employees participated in Children's Miracle Network's Miracle Jeans Day on Wednesday, September 11, 2019. Employees from the Hermitage and Sharon offices donated \$5 so they could wear jeans along with their "Credit Unions for Kids" t-shirts to show their support. A \$500 check from the credit union was presented to Akron Children's Hospital.

INTERNATIONAL CREDIT UNION DAY

ON OCTOBER 17, CREDIT UNIONS
AROUND THE WORLD WILL CELEBRATE.



**Local Service.
Global Reach.**

On Thursday, October 17, Mercer County Community FCU will join with 56,000 credit unions around the world in celebration of International Credit Union Day®.

There are 200+ million credit union members around the world—more than 100 million in the U.S. alone—and Mercer County Community FCU joins them in celebration of the not-for-profit cooperative spirit that all credit unions share.

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans—it is literally people helping people. Because credit unions empower people, wherever they are in the world or life, to take control of their financial future.

Join us on Thursday, October 17 to celebrate International Credit Union Day and be sure to stop by the credit union for special giveaways.

REFRESH YOUR FINANCES – Consolidate your debt with our **6-month 2.99% APR Visa Credit Card Balance Transfer Offer**. Now is the time to transfer your high interest credit card balances to a Mercer County Community FCU Visa Credit Card. Take advantage of our low **2.99%** Annual Percentage Rate for the first 6 billing cycles on balance transfers. This offer is available through December 31, 2019.

*Terms and conditions apply. Availability based on creditworthiness. Contact one of our loan officers for more details. After the 6-month promotion, rate will convert to current **9.49%** Annual Percentage Rate.*

INTRODUCING VOICE BILL PAY THROUGH AMAZON'S ALEXA

Now you can use simple voice commands to securely and quickly complete bill payments, review scheduled payments, and request information about payment history through our credit union bill pay system using Amazon's Alexa. It's easy to add Alexa to your bill pay account, call or visit the credit union to get started today.

KID'S CORNER

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



SAVINGS RATE SCHEDULE

October 1, 2019

	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	1.50%	1.50%
Share Certificates (CDs)			
	Minimum to earn APY	Rate	APY*
6 Month	\$1,000	0.75%	0.75%
12 Month	\$1,000	1.00%	1.00%
24 Month	\$2,500	1.25%	1.25%
36 Month	\$2,500	1.50%	1.50%

*APY – Annual Percentage Yield
Rates subject to change.

Federally Insured by NCUA.

FEE SCHEDULE

October 1, 2019

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.

SHARON:

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

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

EXTENDED DRIVE-THRU HOURS:

Friday 9am - 5:30pm
Saturday 9am - Noon

WWW.MERCOMFCU.ORG
CONTACT@MERCOMFCU.ORG

Routing #2433 8496 5
Federally Insured By NCUA.



Surcharge-Free
ATM Network

SAVE THE DATE! 2020 ANNUAL MEETING • Saturday, April 18, 2020 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, 2019 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 2019

Columbus Day • October 14
Veterans Day • November 11
Thanksgiving • November 28

Christmas Eve • Closing at 1:00pm
Christmas • December 25
New Year's Eve • Closing at 1:00pm
New Year's Day • January 1, 2020

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.

2019 HOLIDAY CLUBS

Holiday Club funds will be available in your checking account on October 1, 2019. If you do not have a checking account, the money will transfer to your share (savings) account.

OPEN YOUR 2020 HOLIDAY CLUB

Starting October 1, 2019, you may deposit to a Holiday Club for 2020. 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.

