

CU Wire

MERCER COUNTY COMMUNITY FEDERAL CREDIT UNION

FALL 2024

You're Invited



We're excited to invite you to visit our new Hermitage office. Designed to better serve our members, our office is equipped with the latest in banking technology and credit union staff that is committed to helping our members achieve their financial goals.

The new branch officially opened in May 2024 with a grand opening ceremony. We're thankful for the many local businesses, organizations and community members who helped throughout the construction process.

We welcome you to join us for the first in a series of educational sessions in our new state-of-the-art training and education center. To kick off our educational seminar series, we are hosting a fraud prevention seminar in partnership with the City of Hermitage Police Department on November 14. Staff from MCCFCU, along with Hermitage Officer Sammy Staples, will answer questions and provide information on steps you can take to protect you and your family against fraud and scams. Details and instructions on how to register can be found on our website www.mccfcu.org.

The training and education center at our new Hermitage office has been dedicated to the founders of the Mercer County Community Federal Credit Union whose vision formed our credit union. In addition to staff training and meetings, our training and education center allows us additional space to offer financial literacy and educational sessions for the community.

Visit our website www.mccfcu.org for a list of upcoming seminars.

FRAUD PREVENTION SEMINAR

Thursday, November 14, 2024
6:00 – 7:00 pm

Mercer County Community FCU
559 North Hermitage Road,
Hermitage, PA

Being informed can help you & your family stay safe against the many types of fraud.

Featuring Officer Sammy Staples,
Community Engagement Officer,
Hermitage Police Department

TOPICS

- Scams to watch out for
- Ways to protect yourself
- What steps you should take if you get compromised

Seating is limited.
Please register to attend by
calling 724-981-9410 ext. 218.

Hit the Road this Fall in a New Car

NEW & USED
AUTO LOANS

AS
LOW
AS

5.99%
APR*

Whether you're looking for your first car or looking to trade up, be sure to ask for credit union financing right at the dealership.

*Annual Percentage Rate effective 10/1/2024, subject to change. All loans based on creditworthiness and subject to credit approval.





Car shopping should be
A SMOOTH RIDE.



► Visit our free & user-friendly
online vehicle marketplace



ONLINE CAR SHOPPING

Need a new car but want to limit trips to the dealership? AutoSMART is a free online resource on our credit union website that has all the tools you need to find your perfect car.

- ✓ **Search inventory online**
Research from millions of new and used cars, trucks and SUVs.
- ✓ **Customize your options**
Select features, view photos and compare specs.
- ✓ **Build your own car**
Search for your ideal ride based on personal preferences.
- ✓ **Estimate your trade-in value**
Discover how much your current car is worth.
- ✓ **Get pre-approved**
Shop with confidence with the option to be pre-approved for a credit union loan – **no impact on your credit score!**

Visit us online at www.mccfcu.org and click on CU Direct AutoSmart for complete online car-shopping at your fingertips. You can also get your credit union auto loan right at the dealer!



eALERTS



Did you know that you can set up eAlerts to receive notifications such as daily balances, ACH transactions and loan payment reminders? eAlerts can be set up to be received by email or text. From online banking or the mobile app, click on Personal Info & Settings and choose eAlerts Subscriptions. For assistance, contact a member service representative at one of our offices.

CU COMMUNITY

Shred Day

Saturday, October 26, 2024 from 9:00 AM-12:00 PM
Sharon Office Parking Lot 428 Sharpsville Avenue

Helping to protect our members' personal information, Mercer County Community FCU will be offering shredding services for our members on **Saturday, October 26, 2024.**

Shred-It® will have an on-site shredder truck and an employee of the company to do the shredding. For your protection, we recommend any sensitive materials containing social security or account numbers, and canceled checks should be shredded.



INTERNATIONAL CREDIT UNION DAY

THIS OCTOBER, CREDIT UNIONS
AROUND THE WORLD WILL CELEBRATE.

Mercer County Community FCU is just one of more than 82,000 credit unions in the world serving 403 million members. We join our fellow credit union members in 98 countries to celebrate International Credit Union® (ICU) Day on October 17th! ICU Day highlights the many ways that credit unions across the world help members turn hopes and dreams into reality. Credit unions were built on the principle of "people helping people."

We are proud to be part of this tradition. Our credit union opened its doors in 1957 with the vision to serve you – our members. Since then, our goal has always been the same: to meet your financial needs and to provide you with opportunities that enable you and your family to succeed.

IN THE COMMUNITY

Mercer County Community FCU contributed \$5,000 to Junior Achievement (JA) of Western PA. With the help of this donation, JA programming can continue to provide valuable lessons to hundreds of students in area schools that promote financial capability, work and career readiness, and business ownership.



Congratulations to the winners of our Grand Opening Giveaway and non-profit organizations who received donations!

To celebrate the opening of our new Hermitage office, we held a Grand Opening Giveaway. Five winners were selected from a drawing and each person received a \$500 Visa gift card. To further display the credit union philosophy of "people helping people," we gave each winner the opportunity to choose a 501(c)3 non-profit organization for the credit union to donate a total of \$2,500. The organizations that received \$500 donations were:

- Folds of Honor of Western PA**
- Salvation Army**
- Joshua's Haven City Mission**
- Shenango Valley Urban League.**
- Prince of Peace**



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 Suffix: _____ Payment Amount: _____ Skip: Nov **or** Dec **or** Jan

Loan Suffix: _____ Payment Amount: _____ Skip: Nov **or** Dec **or** Jan

How is your loan paid? Cash/Check Payroll Deduction Internal Transfer ACH

Please deduct the \$25.00 processing fee from my: Savings Checking Check 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 _____

SAVINGS RATE SCHEDULE

October 1, 2024

	Minimum To Open	Rate	APY*
Share Savings	\$5.00	.20%	.20%
Holiday Club	None	.20%	.20%
Vacation Club	None	.20%	.20%
Checking	None	.20%	.20%

For savings \$50 minimum daily balance required to earn stated APY. For checking a minimum daily balance of \$100 required to earn stated APY.

IRA Shares	Minimum	Rate	APY*
Traditional & Roth	\$500	2.50%	2.52%
Share Certificates (CDs)	Deposit Required	Rate	APY*
6 Month	\$1,000	.75%	.75%
12 Month	\$1,000	1.50%	1.50%
24 Month	\$1,000	2.00%	2.00%
36 Month	\$1,000	2.50%	2.50%

*APY – Annual Percentage Yield

The rates appearing in this schedule are accurate as of the last dividend declaration date. Rates subject to change.

Federally Insured by NCUA.

FEE SCHEDULE

October 1, 2024

Services	Fee
Overdraft	\$25.00/Item
NSF (Non-Sufficient Funds)	\$25.00/Item
Copy of Check	\$5.00/Copy
Returned Item	\$25.00/Item
Deposited Item Return	\$25.00/Item
Stop Payment	\$25.00/Request
Personal Checks	Prices vary depending on style.
Other Services	Fee
Account Activity Printout	\$2.00/Printout
Account Reconciliation	\$25.00
Account Research/Verification	\$25.00
ACH Early Posting Fee	\$10.00/Item
Money Order	\$1.00/Money Order
Cashier's Check	\$5.00/Check
Official Check	\$5.00/Check
Non-Member Check Cashing	\$5.00/Item
Notary	No Fee
Returned Mail	\$2.00/Item
Signature Guarantee (Medallion)	\$5.00/Each
LoanPay Xpress	\$10.00/Payment
VISA Card Replacement	\$10.00/Card
VISA Gift Card (Plastic)	\$3.50/Card
VISA Gift Card (Virtual)	\$2.50/Card
Wire Transfer (Incoming)	\$15.00/Transfer
Wire Transfer (Outgoing)	\$25.00/Transfer
Wire Transfer (International)	\$40.00/Transfer**
Account Closure	\$5.00/if within 90 days of opening
Foreign Check Processing (Foreign Bank fees will also apply)	\$25.00/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

**Effective January 1, 2025



Introducing Our Updated ONLINE INFORMATION ASSISTANT

We've added a new feature to our website to help our members access information. When logged into our credit union's website you'll notice an AI assistant in the lower right corner. This online tool can answer questions 24/7 and help guide you to information on our products and services.



SHARON OFFICE:

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 OFFICE:

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

WWW.MCCFCU.ORG

Routing #243384965

Federally Insured By NCUA



Surcharge-Free
ATM Network

SAVE THE
DATE

2025 ANNUAL MEETING • Saturday, April 12, 2025 at Avalon at Buhl Park, Hermitage PA

Sleigh Your Shopping List With a
HOLIDAY LOAN

\$6,000 FOR 36 MONTHS

RATES AS LOW AS

7.99%*
APR

*Annual Percentage Rate effective October 1, 2024 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.



**DORMANT ACCOUNT
REMINDER**

Please be sure to keep your account active by initiating at least one transaction per year. Accounts are considered dormant when no activity has taken place after one year. Contact the credit union to ensure that your account remains active.

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.

2024 HOLIDAY ACCOUNTS

Holiday Club Account funds will be available in your checking account on October 1, 2024. If you do not have a checking account, the money will transfer to your savings (share) account.

**OPEN YOUR 2025
HOLIDAY ACCOUNT**

Starting October 1, 2024, you may deposit to a Holiday Club Account for 2025. Make your deposits by payroll deduction, direct deposit, monthly transfers, or visit the office.

HOLIDAY CLOSINGS 2024

Columbus Day • October 14

Veterans Day • November 11

Thanksgiving • November 28

Christmas Eve • Closing at 1pm

Christmas • December 25

New Year's Eve • Closing at 1pm

New Year's Day • January 1, 2025



**GIVE THE PERFECT
CHRISTMAS GIFT**

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

