



LOOKING FOR A NEW CAR THIS YEAR?

*Get the car you want
at a rate you'll love!*

NEW & USED
AUTO LOANS

AS LOW AS
5.49% APR*

*Annual Percentage Rate effective 2/1/2025, subject to change. All loans based on creditworthiness and subject to credit approval.

Discover the Perfect Home Loan for Your Family

A home equity loan (*fixed rate*) or home equity line of credit (*variable rate*) can help make your spring home project a reality!



HOME EQUITY LOAN

RATES AS LOW AS **5.99% 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.*

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

HOME EQUITY LINE OF CREDIT

CURRENT RATE **7.75% APR***

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

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

*Annual Percentage Rates effective 2/1/2025 subject to change. For example, a home equity loan in the amount of \$10,000 at 5.99% APR with a term of 5 years would result in monthly payments of \$193.25. The payment example is for principal and interest only and the actual payment amount may differ based on creditworthiness and subject to credit approval. Membership eligibility required. Federally insured by NCUA.



HOME BUYING SEMINAR

APRIL 29, 2025 | 6:00 – 7:00 PM

You're invited to a Home Buying Seminar hosted by Mercer County Community FCU at 559 North Hermitage Road in Hermitage.

The seminar will be presented by First Heritage Financial, LLC, our partner for home mortgages.

Our experts will discuss the basics of home buying, mortgage financing options and the step-by-step process, from pre-approval to closing.

Local guest realtors will also give updates on the local market.

Register by calling 724-981-9410, ext. 218.

TAKE ADVANTAGE OF OUR SPRING LOAN EVENT

**\$6,000 FOR
36 MONTHS**

RATES
AS
LOW
AS

6.99% APR*

*Annual Percentage Rate effective 2/1/2025, subject to change. Rates and terms based on credit qualifications and subject to credit approval.





TIPS TO IDENTIFY FRAUD

- 1 Protect your personal information:**
 - Never give out your account number, PIN, or password to anyone who contacts you unsolicited.
 - Be wary of emails or texts asking for personal information.
 - Only access your account through our credit union website or our mobile app.
- 2 Monitor your accounts:**
 - Regularly review your account statements for unauthorized transactions.
 - Report suspicious activity to your credit union immediately.
 - Consider setting up text alerts to monitor transactions.
- 3 Be cautious online:**
 - Don't click on links in emails or texts from unknown senders.
 - Be careful about downloading attachments from suspicious emails.

- Use strong passwords, refrain from using the same password on multiple sites, use two-factor authentication when available.

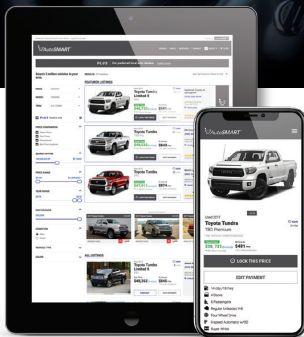
- 4 Protect your physical information:**
 - Shred documents containing sensitive information before discarding them.
 - Keep your debit and credit cards secure and report lost or stolen cards immediately.
- 5 Know the signs of a scam:**
 - Be wary of urgent requests for information or immediate action.
 - If a deal seems too good to be true, it probably is.
- 6 Report fraud**
 - Contact the credit union if you suspect your account information may have been compromised.
 - Contact the Federal Trade Commission at www.ftc.gov or 1-877-382-4357 to report fraud.

DIRECT DEPOSIT... SAFE AND SECURE

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 243384965 and your account number to set up direct deposit.** To verify your credit union account number for electronic deposits, please call either office.



Car shopping just got a lot easier



Our powerful **online vehicle marketplace** puts you in the driver's seat

- // **DISCOVER YOUR DREAM CAR**
Research millions of new, used, and certified pre-owned vehicles
- // **PERSONALIZE YOUR OPTIONS**
Review, compare and receive pricing from dealers
- // **ESTIMATE YOUR TRADE-IN VALUE**
Find out how much your current car is worth
- // **APPLY FOR A LOAN**
Get pre-approved for a credit union loan before you browse

Visit us at www.mccfcu.org and Click on Resources - Autosmart.

WIN TAX SEASON!



Exclusive Discounts on Tax Prep.

And get a chance to win \$10,000.



SCAN QR CODE TO GET DISCOUNT OR VISIT OUR CREDIT UNION WEBSITE



Save Money and Win Tax Season

Mercer County Community FCU members can **save 20% on TurboTax®**, whether you file yourself or have an expert file for you. Or **save up to \$25 from H&R Block** on in-office tax prep services and get your taxes done by professionals.

Plus, enter for a chance to win \$10,000 in the Love My Credit Union® Rewards Tax Time Sweepstakes.

Visit www.mccfcu.org or scan the QR code above to start today and save!

2025 CONTINUING EDUCATION AWARDS

Mercer County Community FCU will present the **25th Annual Continuing Education Awards** at the Annual Meeting on Saturday, April 12, 2025. Awards are open to any 2025 high school senior 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 can be found at www.mccfcu.org or by visiting the credit union. Applications are due by March 17, 2025. **Six awards will be presented for \$1,000 each.**

In support of continuing education for youth in our community, the Mercer County Community FCU scholarship awards program began in 2000 and has since awarded over \$119,000 to area students pursuing an academic, professional, or vocational post-high school education.

DAVID BURICH MEMORIAL SCHOLARSHIP

An additional \$1,000 scholarship is being awarded at our Annual Meeting on Saturday, April 12th to a 2025 graduate in memory of David Burich. Dave served on the board of directors of our credit union and passed away in January 2025. He was known for his dedication to family, and passion for teaching and coaching youth in our community.

PAST 2024 SCHOLARSHIP WINNERS (\$1,000 Awards)



(Pictured from left to right): Ed Zipay, Board Chairman of Mercer County Community FCU, Cameryn Krecek (Sharon), Giada Bertolasio (Hickory), Hannah Golub (Kennedy Catholic), Nolan Lapikas (Sharpsville), and Sandi Carangi, CEO of Mercer County Community FCU. Not pictured: Ava Hurl (Sharpsville), Morgan Psznick (Hickory) and Madelyn Rose Sheffel (Lincoln Park Performing Arts).

2024 Honorable Mention \$100 Awards

Caroline Buckley	Ja'laija Gregory
Caden Buxton	Avery Hanahan
Mark Catron	Lauren Harkless
Danika Lynne Davis	Isaac Hightree
Mackenzie Devine	Quentin Lee, Jr.
Carter DeJulia	Emma Marsteller
Grace Dorfi	Emma Mild
Zoe Dottle	Noah Ostheimer
Rylan Dye	Slade Pfadt
Angelo Fromm	Santino Piccirilli
Amy Fulcher	Colton Scales



STUDENT LOANS

Whether you're an undergraduate, career training or graduate student, get money for school from Sallie Mae®. Student loans from Mercer County Community FCU in partnership with Sallie Mae® could help!

For Degree Granting Institutions

- Competitive Interest Rates
- Multiple Repayment Options
- No Origination Fee or Prepayment Penalty

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



JUNIOR SHIP AHOY CLUB FOR KIDS

AGES 0-12

Join our Junior Ship Ahoy Club and receive a Deposit Punch Card. Come in and deposit \$10 or more and receive a punch. Extra punches can be earned with good grades. With a full punch card, earn a trip to our Prize Chest and pick a treasure! Your birthday is very special! As a member of our Kid's Club, you'll receive a birthday card each year with a special surprise in it just for you!

STUDENT ACCOUNTS NOW AVAILABLE

Designed with students in mind, our Student Accounts are available to teens, ages 15-17 with convenient features such as:

- Checking account with no minimum balance or monthly fee
- Visa® Debit card to use at ATMs or shopping
- Mobile banking app and online banking

And coming soon – A financial wellness app with complimentary lessons to help with budgeting, saving for your first car and more!

TRADITIONAL & ROTH IRA

Choose when to save on taxes!

This year's tax deadline is April 15, 2025. Until then, you can contribute to an IRA for 2024.



428 Sharpsville Avenue
Sharon, PA 16146

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

68TH ANNUAL MEETING... JOIN US

SATURDAY, APRIL 12, 2025

AVALON GOLF AND COUNTRY CLUB

1030 FORKER BLVD, SHARON, PA 16146

MEETING & LUNCH 12:00 PM - 1:30 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 MEETING RESERVATION

COST OF LUNCH: \$10.00

LUNCH BUFFET: Chicken francaise, garden salad, roasted vegetables, and red skin potatoes. Cake, coffee, hot tea and iced tea included*

	MEMBER	NON-MEMBER
Name _____	<input type="checkbox"/>	<input type="checkbox"/>
Name _____	<input type="checkbox"/>	<input type="checkbox"/>
Name _____	<input type="checkbox"/>	<input type="checkbox"/>
Name _____	<input type="checkbox"/>	<input type="checkbox"/>

Please mail or drop off your reservations with the correct amount to the credit union by Friday, April 4, 2025.

*Vegetarian option available upon request.

CANDIDATES ANNOUNCED FOR BOARD OF DIRECTORS

Currently there are three 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: Donna Oliver, Mark Longietti, and Richard Titus. These candidates are currently serving on our Credit Union Board and have agreed to serve if elected.

The Nominating Committee has also nominated Reneda Eakman to fill one board position with one year left on an unexpired three year term. Reneda is a retired teacher with 35 years experience, 28 of those years at Hermitage School District. Currently she works part-time at Webb Winery and volunteers for several organizations, including the AARP Foundation. In her spare time, she also enjoys playing handbells. In addition, the Nominating Committee has nominated Sandi Carangi to fill one board position with one year left on an unexpired three year term. Sandi has been the CEO of the Credit Union for 10 years and has over 25 years financial experience in the credit union industry. Reneda and Sandi have agreed to serve on the Credit Union Board if elected. If the nominees run unopposed, an election will not be necessary. Election results will be announced at the Annual Meeting.