

# CU Wire

MERCER COUNTY COMMUNITY FEDERAL CREDIT UNION

FALL 2021

## NEW AND IMPROVED *Services*

At Mercer County Community Federal Credit Union, we recently completed a technology upgrade to make your membership experience even better. Our mission has always been to provide you with the highest level of service to meet your financial needs. We updated our system to offer you better and more streamlined services. We thank you for your patience and understanding during this time. If you have any questions regarding your account or any of the services we offer, please contact one of our branches.

Here are some highlights on many of the new and improved services:

- Set up eAlerts to be notified of your balances, when deposits or withdrawals are made, or when a payment is due.
- You can nickname your different suffixes, such as "Mary's college savings."

### It'sMe247 Mobile Banking



You'll need to upgrade or download the new Mercer County Community FCU app and reactivate your device. Search "Mercer County Community FCU" in the App store (Apple ©) or Google Play (Android ©), then follow the log in instructions under online banking.

### It'sMe247 Text Banking

Get quick information about all your accounts with our new **It'sMe247** Text Banking. With text banking you can send a text command and receive replies for account balances. You can also enroll in eAlerts to be notified of your balances, when deposits or withdrawals are made, or when a payment is due.

### It'sMe247 Bill Pay



Our upgraded Bill Pay system integrates seamlessly with our new online banking system, making it easy for you to pay bills and manage your finances from wherever you are, on any device you choose.

### Linked Accounts

To use the online banking linked account feature on **It'sMe247**, please contact one of our branches for assistance. The "See/Jump" feature on the mobile app will be available soon.

### Credit Union Checks



You can continue using your existing checks. When it's time to reorder, the number at the bottom of your checks will need to be updated. Contact one of our branches for assistance.

**It'sMe247**  
Online Banking



Our new online banking platform called "**It'sMe247**" provides many additional features including an updated Bill Pay system. Visit our website [www.mercomfcu.org](http://www.mercomfcu.org) and click on E-Services. To log in, enter your username (credit union account number) and password. First time users will use a temporary password (*the last four digits of the primary member's Social Security Number*).

#### Tips:

- Use Quick Transfer to transfer funds between your accounts.

**CU Talk**  
Telephone Banking

CU Talk Bank-by-Phone system makes taking care of your credit union business faster, easier and safer! The new phone number is **833-308-2508**.

### Remote Deposit

Deposit a check anytime, anywhere through MCCFCU's mobile app.

### Online New Account Opening

This feature will be available soon. Please stay tuned for updates on our website.

  
**Mercer County  
Community**  
Federal Credit Union

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## REMINDERS



### Electronic Payments and Deposits

It is important to note that when setting up electronic payments and deposits, you should not use the number on the bottom of your checks. Contact one of our branches for assistance.



### Mobile Deposit Endorsement

Checks intended for mobile deposit must be endorsed by signing the back of the check and adding "For mobile deposit only MCCFCU" under the signature line.



### Identification

For your security, please bring your identification the next time you visit one of our offices so that we may scan it into our updated system.



## GET YOUR CREDIT UNION LOAN AT THE DEALER



At Mercer County Community FCU, we want to help our members save time and money when shopping for their vehicle.

Our CU Direct partnership with local dealerships allows you to get the same great loan rates as you would if you came to one of our branches.

The dealer takes care of forwarding all your loan documents directly to us and the loan is serviced entirely by us. Visit any of these local dealerships and finance your next vehicle with Mercer County Community FCU.

### PARTICIPATING AUTO DEALERS INCLUDE:

- **A. Crivelli Chevrolet Subaru**  
Franklin, PA
- **Bill McCandless Ford** Mercer, PA
- **Columbiana Chrysler Jeep Dodge**  
Columbiana, OH
- **Columbiana Ford**  
Columbiana, OH
- **Diehl Ford Hyundai of Sharon**  
Sharon, PA
- **Gordons Auto Sales, Inc.**  
Greenville, PA
- **Greenwood Hubbard Chevrolet**  
Hubbard, OH
- **Griffin Motors**, Meadville, PA
- **Honda Cars at Street Track 'N Trail**  
Conneaut Lake, PA
- **Kufleitner Chrysler Dodge Jeep Ram**  
Boardman, OH
- **Lake View Ford, Inc.**  
Conneaut Lake, PA
- **Lakeland Chrysler Dodge**  
Greenville, PA
- **McCandless Ford Meadville**  
Meadville, PA
- **McElwain Motor Car Company**  
Ellwood City, PA
- **Montrose Buick GMC**  
Hermitage, PA
- **Northpointe Automotive**  
Seneca, PA
- **Palmiero Toyota** Meadville, PA
- **Phil Fitts Ford Inc.** New Castle, PA
- **Preston Chevrolet Buick GMC Cadillac** New Castle, PA
- **Preston Chrysler Dodge Jeep Ram** New Castle, PA
- **Preston Honda** New Castle, PA
- **Preston Toyota** New Castle, PA
- **Shenango Auto Mall** New Castle, PA
- **Shenango Honda** Hermitage, PA
- **Taylor Chevrolet Toyota of Hermitage** Hermitage, PA
- **Taylor Kia of Boardman**  
Youngstown, OH
- **Taylor Kia of Hermitage**  
Hermitage, PA
- **Team Lake Road Auto Sales**  
Conneaut Lake, PA

For current loan rates and details,  
visit us online at [www.mccfcu.org](http://www.mccfcu.org).

# MERCER COUNTY COMMUNITY FCU EXPANDS COMMUNITY CHARTER TO SURROUNDING COUNTIES IN PA AND OHIO

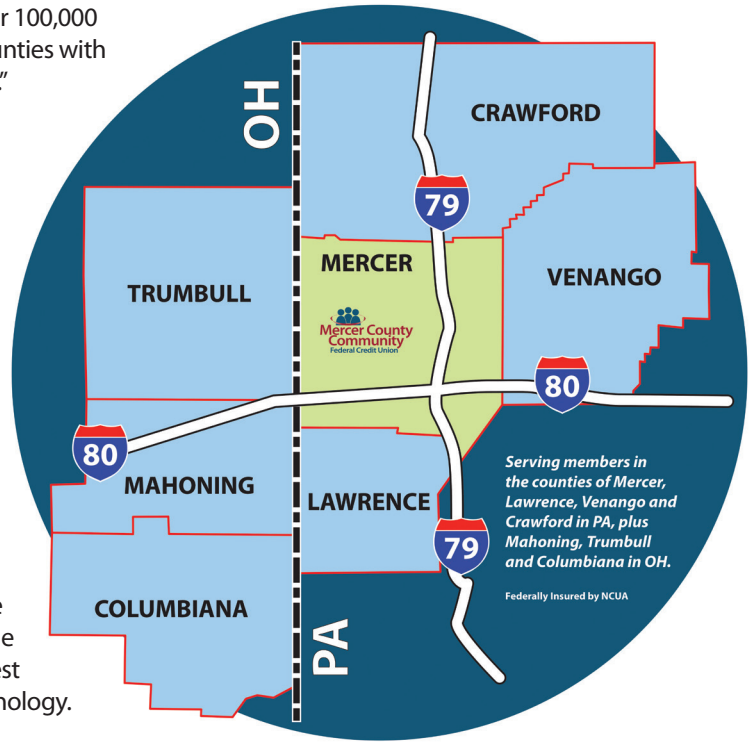
Mercer County Community Federal Credit Union received approval from the National Credit Union Administration (NCUA) effective June 2021 for a community charter expansion. The expanded community charter allows the Credit Union to offer its services beyond Mercer County to include six additional surrounding counties in Pennsylvania and Ohio.

With this approval, Mercer County Community FCU can offer membership to persons who live, work, worship, or attend school in, and businesses in Mercer County, plus the surrounding counties of Crawford, Lawrence, and Venango in Pennsylvania; plus Columbiana, Mahoning and Trumbull in Ohio.

"We're very excited to welcome members from this expanded community and share the benefits of credit union membership," said Sandi Carangi, CEO. "Our credit union will go from serving the Mercer County


community of just over 100,000 residents, to seven counties with nearly 900,000 people."

The approval of the charter expansion came at a time when the Credit Union was embarking on a technology upgrade, providing members with enhanced services in the areas of account opening, loan processing, online banking, and mobile banking. These enhancements were made to improve efficiencies and provide members with the latest financial services technology.



## FOUR SIGNS THAT IT'S A SCAM

**1 Scammers PRETEND to be from an organization you know.**



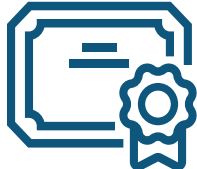
Scammers often pretend to be contacting you from the government or a business you know. They use technology to change the phone number that appears on your caller ID.

**2 Scammers say there's a PROBLEM or PRIZE.**

They might say you're in trouble with the government, that you owe money, someone in your family had an emergency, or that your computer has a virus. Some scammers say that there's a problem with one of your accounts and ask you to verify information or say that you won money in a lottery or sweepstakes but have to pay a fee to get it.



**3 Scammers PRESSURE you to act immediately.**



Scammers want you to act before you have time to think. They might threaten to arrest you, sue you, or take away your license. They might say your computer is about to be corrupted.

**4 Scammers tell you to PAY in a specific way.**

They often insist that you pay by sending money through a money transfer company or by putting money on a gift card. Some will send you a check (that will later turn out to be fake), tell you to deposit it, and then send them the money.



**As a reminder, Mercer County Community FCU will never solicit personal/private information through email, phone calls or text messages. If you question a received message, please contact us directly at (724) 981-9410 or (724) 342-2246.**

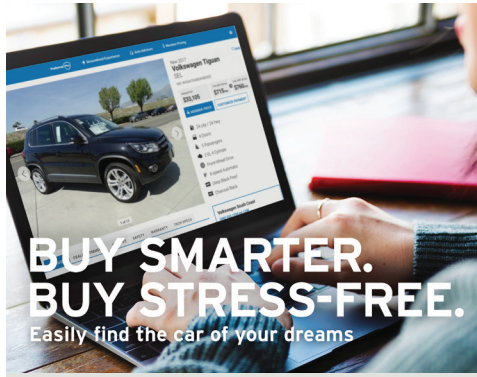
*\*Information from the Federal Trade Commission <https://www.consumer.ftc.gov>*



**TAKE ADVANTAGE OF OUR FALL LOAN SPECIAL**

**\$6,000 FOR 36 MONTHS RATES AS LOW AS: 5.99% APR\***

\*Annual Percentage Rate effective 10/1/2021 subject to change. Rates and terms based on credit qualifications and subject to credit approval. Federally insured by NCUA.



CUDL  
**AutoSMART™**  
**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.

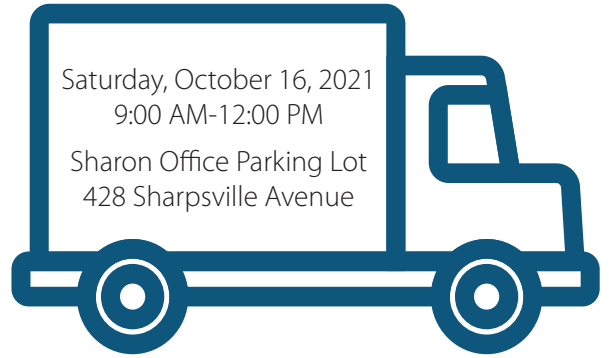
- ✓ **Search inventory online**  
Research over 2.7 million new and used cars, trucks and SUVs.
- ✓ **Customize your options**  
Select features, view photos and compare specs.
- ✓ **Build your own car**  
Search for your ideal ride based on personal preferences.
- ✓ **Estimate your trade-in value**  
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](http://www.mccfcu.org) and click on CU Direct AutoSmart for complete online car-shopping at your fingertips.



# 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 16, 2021.**



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 cancelled checks should be shredded.

### ITEMS THAT CAN BE SHREDED

- Any type of paper
  - File folders
- No need to remove:*
- Staples
  - Paper clips
  - Rubber bands
  - Small binder clips



### ITEMS THAT CANNOT BE SHREDED

- Cardboard
- Old newspapers
- Telephone books
- Hard copy books
- Plastics or metals
- Hazardous materials



*Great Rates  
for Wherever the  
Road Takes You*

**NEW AND USED  
AUTO LOANS**

AS LOW AS **2.49%** APR\*

\*Annual Percentage Rate effective 10/1/2021. Subject to change. All loans based on creditworthiness and subject to credit approval.

**LIGHT UP THE  
HOLIDAYS WITH A  
HOME EQUITY LOAN**

AS LOW AS **3.25%** APR\*

**FOR TERMS UP TO 60 MONTHS  
OTHER RATES AND TERMS AVAILABLE**

\*Annual Percentage Rate effective 10/1/2021, subject to change. Loans based on creditworthiness and subject to credit approval.

## 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. Please 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.

# INTERNATIONAL CREDIT UNION DAY

ON OCTOBER 21, CREDIT UNIONS AROUND THE WORLD WILL CELEBRATE.



On Thursday, October 21, Mercer County Community FCU will join over 86,000 credit unions in 118 countries with more than 291 million members in celebration of International Credit Union (ICU) Day®.

Each year we come together to raise awareness about what it means for members around the world to have a credit union as their financial partner. The COVID-19 pandemic continues to challenge the financial well-being of credit union members around the globe. This theme highlights the way credit unions are responding to that challenge by working with members to help them rebuild their livelihoods. This year's

ICU Day theme "Building financial health for a brighter tomorrow" reflects how credit unions contribute to a brighter future by providing financial empowerment to people all over the world through financial services, education and support.

## 2.99% APR CREDIT CARD BALANCE TRANSFER OFFER



Consolidate your debt with our **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 six billing cycles on balance transfers. This offer is available through December 31, 2021.

*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.*

## JUNIOR ACHIEVEMENT PRESENTS COMMUNITY AWARDS



Junior Achievement of Western Pennsylvania presented community awards at the Chairman's Reception held on September 30. Honorees included Educator of the Year, Mary Fleming, Sharon High School teacher; Community Sponsor of the Year, Gilbert's Risk Solutions; and Volunteer of the Year, Elaine Patton, HR Training and Operations Manager at our Credit Union. Elaine serves on the JA Board of Directors and volunteers to teach financial literacy lessons in local area schools. All award winners were presented with Senate and House of Representatives citations.

**Pictured Above: L-R: Diane Helbig, representing Senator Michele Brooks; Bradley Mantzell, Gilbert's Risk Solutions; Mary Fleming, Sharon High School; Elaine Patton, MCCFCU; Representative Mark Longietti**

## SAVINGS RATE SCHEDULE

October 1, 2021

	Minimum To Open	Rate	APY*
<b>Share Savings**</b>	\$5.00	.05%	.05%
<b>Holiday Club</b>	\$5.00	.05%	.05%
<b>Vacation Club</b>	\$5.00	.05%	.05%
<b>Checking**</b>	None	.05%	.05%

(\*\*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	Minimum to earn APY	Rate	APY*
<b>Traditional &amp; Roth</b>	\$500	.50%	.50%

Share Certificates (CDs)	Minimum to earn APY	Rate	APY*
<b>6 Month</b>	\$1,000	.20%	.20%
<b>12 Month</b>	\$1,000	.30%	.30%
<b>24 Month</b>	\$1,000	.40%	.40%

\*APY – Annual Percentage Yield  
Rates subject to change.

Federally Insured by NCUA.

## FEE SCHEDULE

October 1, 2021

Services	Fee
<b>Overdraft</b>	\$25.00/Item
<b>NSF</b>	\$25.00/Item
<b>Copy of Check</b>	\$5.00/Copy
<b>Returned Item</b>	\$20.00/Item
<b>Deposited Item Return</b>	\$20.00/Item
<b>Stop Payment</b>	\$20.00/Request
<b>Personal Checks</b>	Prices vary depending on style.

Other Services	Fee
<b>Account Activity Printout</b>	\$2.00/Printout
<b>Account Reconciliation</b>	\$20.00/Hour
<b>Account Research/Verification</b>	\$20.00/Hour
<b>ACH Early Posting Fee</b>	\$10.00/Item
<b>Money Order</b>	\$1.00/Money Order
<b>Cashier's Check</b>	\$5.00/Check
<b>Official Check</b>	\$5.00/Check
<b>Non-Member Check Cashing</b>	\$5.00/Item
<b>Notary</b>	No Fee
<b>Returned Mail</b>	\$2.00/Item
<b>Signature Guarantee (Medallion)</b>	\$5.00/Each
<b>VISA Card Replacement</b>	\$10.00/Card
<b>VISA Gift Card</b>	\$3.00/Card
<b>Wire Transfer (Incoming)</b>	\$5.00/Transfer
<b>Wire Transfer (Outgoing)</b>	\$20.00/Transfer
<b>Wire Transfer (International)</b>	\$30.00/Transfer
<b>Account Closure</b>	\$5.00/If closed within 90 days
<b>Foreign Check Processing (Foreign Bank fees will also apply)</b>	\$25.00/Item
<b>Account Escheat</b>	\$25.00/Account
<b>Levy/Garnishment/Court Order (Attorney fees will also apply)</b>	\$25.00/Account
<b>IRA Transfer (To another institution)</b>	\$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

**WWW.MERCOMFCU.ORG**  
**CONTACT@MERCOMFCU.ORG**

Routing #243384965  
Federally Insured By NCUA



# HOLIDAY LOAN SPECIAL

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

RATES AS  
LOW AS

**5.99%\***  
APR



\*Annual Percentage Rate effective October 1, 2021 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 2021

**Columbus Day** • October 11  
**Veterans Day** • November 11  
**Thanksgiving** • November 25  
**Christmas Eve** • December 24

**Christmas** • December 25  
**New Year's Eve** • Closing at 1:00pm  
**New Year's Day** • January 1, 2022

## 2021 HOLIDAY CLUBS

Holiday Club funds will be available in your checking account on October 1, 2021. If you do not have a checking account, the money will transfer to your share (savings) account.

## OPEN YOUR 2022 HOLIDAY CLUB

Starting October 1, 2021, you may deposit to a Holiday Club for 2022. Make your deposits by payroll deduction, direct deposit, monthly transfers, or visit the office.



## 2022 ANNUAL MEETING

**Saturday, April 9, 2022**

Location to be determined.



## GIVE THE PERFECT CHRISTMAS GIFT

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

