



**Federal Credit Union**

*It's Where You Belong...*



School is back in full swing. Use caution, and watch for those buses picking up & dropping off precious cargo.....



*October 2018 Fall*



(814) 535-3116 Main Office

(814) 266-3076 Richland Office

(877) 540-8121 Toll- Free

We strive to be there for you - our members, when you need us, but sometimes the office is closed or the phone is ringing off the hook..... Don't forget that you can access your account 24/7 even when you can't reach us. Call one of our offices (535-3116 or 266-3076), and sign up for Home Banking, Mobile Banking or use our Audio Response system (535-5807), to complete transfers, check balances, and many other things, all on your own.



**CONGRATULATIONS  
SCHOLARSHIP  
WINNERS**  
Joseph Choby Jr., Mackenzie Zelenski  
and, Adam Kush



Make sure your college student isn't stressed out over CASH! Set them up with their own debit card, a re-loadable travel VISA or a student VISA, so the only thing they have to worry about is passing that next test.

**VISA**

**NO ANNUAL FEE**  
**LOW 9.99% INTEREST**  
**CASH BACK FOR EVERY PURCHASE**

**OPEN YOUR  
MERHO  
VISA  
TODAY!!**

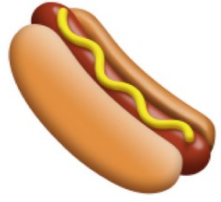
**PEOPLE**  
HELPING  
**PEOPLE**  
INTERNATIONAL  
CREDIT UNION DAY  
THURSDAY  
OCTOBER 18, 2018

**COME CELEBRATE WITH US**

**MAIN OFFICE**  
We will be serving cookies and punch from 11am to 1pm.



**RICHLAND OFFICE**  
We are also celebrating our 20 year anniversary at the complex! We will be serving Hot Dogs in the lobby from 11am to 1pm.



\*Pick up your free 2018 calendar at either office



## UPDATE

**System Upgrade:** Due to unforeseen circumstances, our upgrade was pushed into October instead of September. We will be upgrading our computer system, which is the first step needed in going live for our debit card and home banking programs. It's time to move forward in order for us to provide the best possible service to our members. You voted us "Simply the Best Credit Union" in 2017 and we thank you for it. We will keep you updated on the progress as it continues!!



### Christmas Clubs

Renewal forms were not mailed out this year. Your funds will automatically transfer to your share #1 acct on October 1, 2018. If you would like to make changes to your payroll stop in at one of our offices.



### HOLIDAY LOANS

\$1,000 OR \$2,000

Term is 12 months

Great 6% Rate

\*Download an application from our website or stop in one of our offices and pick one up to fill out.

### We want your family to be our family

Anyone you are related to, live with, or work with, could potentially become a MERHO credit union member!



### Upcoming holidays:

Both offices will be closed on the following dates:

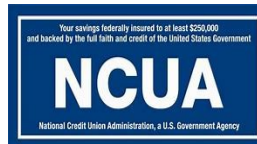
Monday, October 8, 2018  
**Closed for Columbus Day**

Monday, November 12, 2018  
**Closed for Veteran's Day**

Thursday, November 22, 2018  
**Closed for Thanksgiving Day**

Monday, December 24, 2018  
**Closing at Noon**

Tuesday, December 25, 2018  
**Closed for Christmas Day**



**Special JUMBO CD**  
Call for details



<u>Term</u>	<u>APR</u>	<u>APY</u>
12 mos.	2.00%	2.02%
24 mos.	2.75%	2.79%



**Sherpa is just another way to protect yourself against Fraud. Call us for details.**

\*\*\*\*\*FRAUD PREVENTION\*\*\*\*\*  
Order your free credit report every 12 months  
[www.annualcreditreport.com](http://www.annualcreditreport.com) (or)  
call Toll-free 1-877-322-8228