



Federal Credit Union

It's Where You Belong...



January 2019 Winter

(814) 535-3116

Main Office

(814) 266-3076

Richland Office

(877) 540-8121

Toll Free



"Weather" you like it or not

Winter is here!

*Warm up with a personal loan and
take a trip to a sunny place or add
that new fireplace in the family room!*

*Seasonal Loans \$1,000 or \$2,000 for 12 mos
at 6% - call to see if you qualify.*



HAPPY NEW YEAR

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!

And we are always looking for new employee groups



Upcoming holidays:

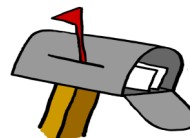
Both offices will be **closed** on the
following dates:

Monday, January 21, 2019

Closed for Martin Luther King Day

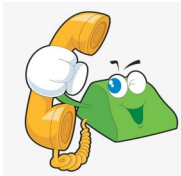
Monday, February 18, 2019

Closed for President's Day



COMING SOON !!!

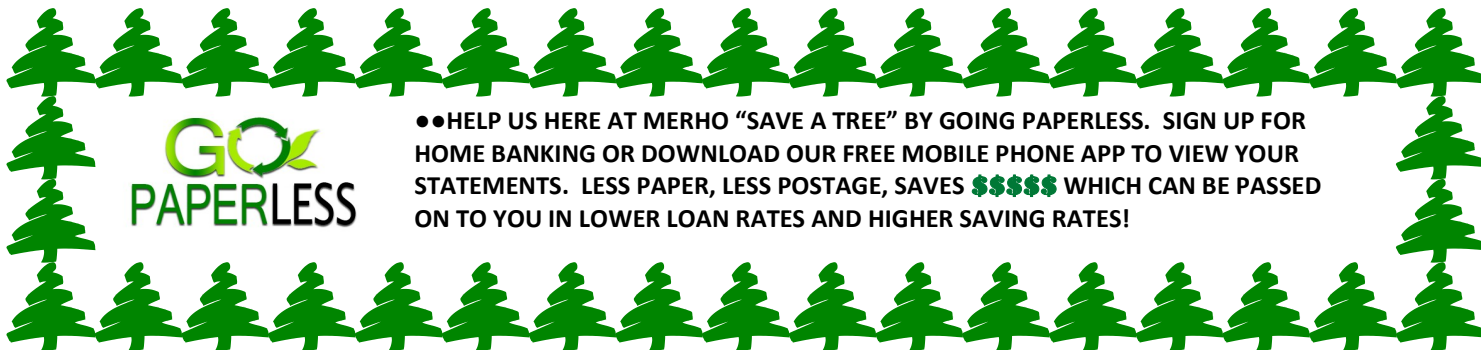
**WATCH YOUR MAILBOX
FOR 1099'S AND 1098'S.**



In the next several weeks we will be implementing a new office phone system at both of our locations. This system will make assistance to our members more efficient. We do encourage you to sign up for our automated system which will be accessible by simply pushing a button when you call the regular credit union phone number. With this new phone system you can check balances, checks that have cleared, daily deposits, and get answers to many other account questions.. Call one of our locations now to be set up in advance and have convenient access 24/7.

**GO
PAPERLESS**

●●HELP US HERE AT MERHO "SAVE A TREE" BY GOING PAPERLESS. SIGN UP FOR HOME BANKING OR DOWNLOAD OUR FREE MOBILE PHONE APP TO VIEW YOUR STATEMENTS. LESS PAPER, LESS POSTAGE, SAVES \$\$\$\$\$\$ WHICH CAN BE PASSED ON TO YOU IN LOWER LOAN RATES AND HIGHER SAVING RATES!



UPDATE



Phase II of III System Upgrade: We are continuing efforts to upgrade our software to serve you better every day. We will have a few more changes coming to you in the first quarter of 2019. We will be going "LIVE" with our Home Banking program. This will mean information will post faster to your account so you will be able to view your transactions shortly after they are completed on our FREE MERHO PHONE APP or FREE HOME BANKING web site! There will be some learning that goes along with the changes so please, be patient with us as we continue to strive to be the best full service Credit Union for you — our members!



Applications for the "Clyde E. Mintmier Memorial Scholarship" will be available soon....watch for them at both office locations

****REMINDER****

IF YOU HAVE A REAL ESTATE SECURED LOAN WITH US— A COPY OF YOUR 2018 PAID REAL ESTATE TAXES IS NOW DUE.



Any questions or concerns with your MERHO debit or credit card should be directed to our Richland office.

814-266-3076



NO ANNUAL FEE

LOW 9.99%


CASH BACK ON EVERY PURCHASE

The annual fee for your Debit Card has been deducted from your Account this month. Remember to make the \$10.00 adjustment on your end.

A DORMANT ACCOUNT is a share account that has had no activity for 12 consecutive months. (This is not calculated on a calendar year.) If an account is dormant and the member utilizes no other credit union services, a dormant fee of \$10.00 will be deducted from the account. Please remember to make a small deposit to your account at least on an annual basis.

Our car loan rates are some of the best in town. If you've already purchased a vehicle from a dealer or another lender, you may still be able to save a lot of money by refinancing your loan with MERHO. Give us a call and see how much \$\$\$\$\$ you can save !!!





DO WE HAVE YOUR MOST RECENT PHOTO ID OR DRIVERS LICENSE ON FILE? SEND US A COPY VIA MAIL OR EMAIL, OR STOP IN AT ONE OF OUR LOCATIONS AND WE WILL SCAN IT.



Let's think ahead to warm sunny thoughts of the 2019 MERHO annual picnic.....

Watch the Spring Newsletter for details. You won't want to miss it!

