



**Federal Credit Union**

*It's Where You Belong...*

**April 2019 Spring**

**(814) 535-3116**

**Main Office**

**(814) 266-3076**

**Richland Office**

**(877) 540-8121**

**Toll Free**



*Spring is in the air.....*

*Rain is falling and green things are growing.*

*Get a head start on those outdoor projects with a MERHO no-fee\* home equity loan.*

**\*No fee for qualifying property.**

**A NEW MEMBER SERVICE**



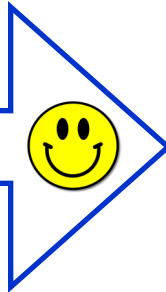
You may have received a mailer from "AIL" American Income Life. We have partnered with AIL to offer you a new accidental death and dismemberment policy free to you as a Member of MERHO. They may contact you regarding other services –no obligation is required. Regardless of other services you may or may not purchase you are still entitled to the free \$3,000.00 AD&D insurance.

**Upcoming holidays:**

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

- Saturday May 25, 2019
- Monday, May 27, 2019
- Closed for Memorial Day**
- Thursday, July 4, 2019
- Closed for Independence Day**

Over the last several months we have gone through software upgrades, home banking upgrades and phone upgrades!! Wow its been busy. We would like to thank you for your patience.

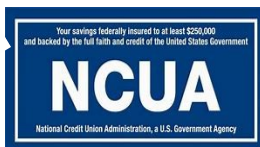


Are you kidding me!!

**ONLY ONE MORE UPGRADE PHASE III COMING LATER THIS YEAR TO MAKE OUR DEBIT CARD SYSTEM "LIVE". WATCH FOR UPDATES.....**



Applications are now available for the 2019 "Clyde E. Mintmier Memorial Scholarship". Inquire at either of our offices.



It's that time of year....

Expiring debit Cards will be mailed out in May.

Watch your mailbox.





A special thank you to Patricia Bernardo who retired in March after 21 years of service. Good luck Pat we wish you all the best!

**IRENE STREET OFFICE.....**

If you see a new face at our Irene St. location that would be Molly Stuart our new part-time teller. Please help us welcome her to the MERHO family.



**RICHLAND OFFICE.....**

We currently have a part-time teller position open at our Donald Lane location. Inquire at that office or call 814-266-3076.

**Guaranteed Asset Protection is like an airbag for your vehicle loan.**

Our Guaranteed Asset Protection (GAP) program may reduce or eliminate the gap between what your vehicle insurance will pay and what you owe on your loan, if your vehicle is deemed a total loss. It can help cushion you and your family against sudden out of pocket expenses. Get GAP today so you can worry a little less about tomorrow.

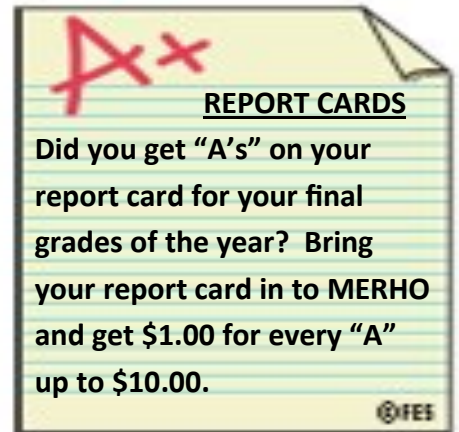
We are very excited to tell you—starting May 1, 2019 you will be able to purchase GAP insurance on your MERHO auto loan.

**Talk to your representative to purchase GAP today**

**CALL 814-535-3116 FOR DETAILS**



Kennywood and Idlewild tickets will be available for sale at both of our offices around mid-May. Cost will be \$35.00 each.



Did you get "A's" on your report card for your final grades of the year? Bring your report card in to MERHO and get \$1.00 for every "A" up to \$10.00.



**2019 Annual Meeting/Picnic**  
Friday, June 7th, 2019.  
11:00 am to 1:30 pm  
Under the tent at the Irene St. parking lot.

Catering by "Flair of Country"  
There will be basket raffles at both Irene St. and Donald Lane.

Mark your calendar—we can't wait to see you!



Join us for "SHRED DAY" at 194 Donald Lane on Wednesday, July 24, 2019. 1:00 pm to 5:00 pm. Personal items only-no businesses.

**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 !!!**

