



**Federal Credit Union**

*It's Where You Belong.....*



## Summer, June 2019

(814) 535-3116

Main Office

(814) 266-3076

Richland Office

(877) 540-8121

Toll Free

*Who doesn't love summer.....!!!  
Beautiful flowers, warm breezes,  
swimming pools and beaches and the  
kids laughter as they play in the sun.  
Back to school time will be here sooner  
than you think. We have many types of  
loans to help with those back to school  
expenses.*



**"SHRED DAY" at The Complex**  
194 Donald Lane,  
Wednesday, July 24, 2019.  
1:00 pm to 5:00 pm.  
Personal items only-  
no businesses please.

Upcoming holidays:  
Both offices will be **closed** on the  
following dates:  
Thursday, July 4, 2019  
**Closed for Independence Day**  
Saturday, August 31, 2019  
Monday, September 2, 2019  
**Closed for Labor Day**

**It's not too late to get your discounted park tickets!**

Kennywood and Idlewild \$35.00 each

SandCastle \$23.00 each

Get them before summer is gone....



### NEW HOME EQUITY LOAN

Our same low rate of 3.99%

No fees for qualifying  
properties

Minimum Loan amount  
\$75,000.

Up to 240 month Term

Call now for an application.



**If you haven't signed up for home bank-  
ing yet, you are missing out on a fantastic  
product that is available for your use.**

**Any time of day you can check balances,  
make transfers, credit card payments and  
a long list of other items. Call us now to  
register.**



*The MERHO 2019 Annual Picnic was a huge success. We had wonderful weather and delicious food and just an all around great day visiting outdoors with all of our members. Thank you for sharing the day with us. We hope you had a great time and we hope to see you next year!*



## 2019 BASKET WINNERS CONGRATULATIONS

LOTTERY—MELISSA	IDLEWILD TICKETS—TINA
SUMMER KITCHEN—TONY	BEACH COOLER—DEBI
PET FEEDER—MELISSA	PATRIOTIC PICNIC—KELLY
SAND TOYS—CINDY	GOLF—BARB
DOG BASKET—BARB	YARD RECLINER—BARB
YARD GAMES—SCOTT	TACO BOWL—CHRIS
GARDEN—BUD	GARDEN GLOBE—SANDY
ROLLING COOLER—CATHY	DRINK PLATTER—SCOTT
BBQ—DEBI	KIDS—RICH
ROOTBEER—LOUISE	GLASSES—ASHLEY
TOWELS—KRIS	BIRD BATH—EVAN
SMORES—TERRY	FLOWER LOTTERY—JUDY
SNOW CONE MAKER—SANDY	BAKING—SHELBY

### BOARD OF DIRECTORS

Re-elected for 3 year term

Jerry Pavlosky, Jerry Stofko, Denise Giardina

Thank you for your continued support!



**UPDATES:** We are hoping by work with our software company and our debit card provider we will be able to update our debit card system into “Real-time” soon. Unfortunately it is a lengthy process, so please bear with us as we continue to always make MERHO better for you.....our members!



There is still plenty of time to take that summer vacation before the kids go back to school. Call us and we can help you with a VISA travel Card and a vacation loan.



### RICHLAND OFFICE.....

We have a new teller at our Richland office, Jennifer Altemus. Please help us welcome her to the MERHO family!



Exclusively for credit union members

Will you owe more on your vehicle loan than your vehicle is worth?

# GAP PLUS

FIND OUT MORE



**Our car loan rates are still 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 !!!**