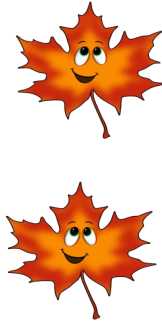
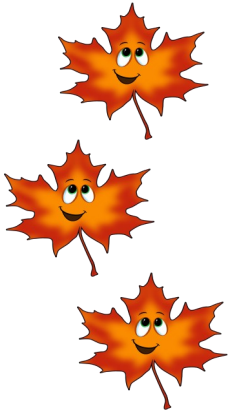




**Federal Credit Union**

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

*Comfy sweaters, evening fires, smores, falling leaves, pumpkins and hay bales... what a colorful time of year to enjoy the outdoors!*



# FALL 2019



(814) 535-3116  
(814) 266-3076  
(877) 540-8121

Main Office  
Richland Office  
Toll Free

## Upcoming holidays:

Both offices will be closed on the following dates:

**Closed for Veterans Day**  
Monday, November 11, 2019

**Closed for Thanksgiving Day**  
Thursday, November 28, 2019

**Closed for Christmas**  
Tuesday, December 24, 2019 (open till noon)  
Wednesday, December 25, 2019  
Tuesday, December 31, 2019 (open till noon)

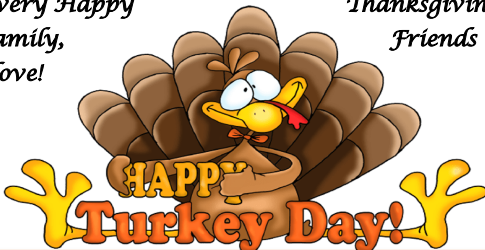


TAKE ADVANTAGE OF SEVERAL OPTIONS TO VIEW YOUR OWN ACCOUNT AND COMPLETE YOUR OWN TRANSACTIONS. SIGN UP FOR OUR HOME BANKING, DOWN LOAD OUR PHONE APP OR CALL OUR OFFICE AND SET UP A PIN NUMBER TO USE OUR AUTOMATED TELLER. ALL OF THESE SERVICES CAN BE UTILIZED 24/7 TO CHECK YOUR ACCOUNT STATUS.

The Debit Card 2020, \$10.00 annual fee will be posting to your share draft account in January 2019—please watch for the entry on your statement.



*The MERHO staff would like to wish you and your loved ones a very Happy Thanksgiving filled with Family, Friends and lots of love!*



## 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.



\*\*\*\*\***FRAUD PREVENTION**\*\*\*\*\*

WE ARE SEEING MORE AND MORE MEMBERS BEING TAKEN ADVANTAGE OF THROUGH FRAUDULENT ACTIVITY BY UNSCRUPULOUS INDIVIDUALS. PLEASE, IF YOU ARE CONTACTED BY A "GET RICH QUICK" DEAL, BEFORE GIVING OUT ANY OF YOUR PERSONAL INFORMATION, DO SOME RESEARCH AND ASK A LOT OF QUESTIONS. CALL YOUR FRIENDLY CREDIT UNION STAFF AND ASK THEIR OPINION, WE ARE ALWAYS WILLING TO HELP!



"CHAT" with us through our new Home Banking. This is a secure way to send us any information you need to get to us quickly and it is just like attaching a file to an email!

QUALIFYING STUDENTS

Don't forget to open your account at MERHO before the end of the year to qualify for the "2020 Clyde E. Mintmier Memorial Scholarship" Awards to be presented in July/August 2019.



Open a MERHO VISA and use it for all your holiday gift buying, travel expenses and take advantage of our cash back rewards program .....\$\$\$\$\$\$\$\$



*HAPPY HOLIDAYS FROM YOUR MERHO FAMILY*



Congratulations on your

**RETIREMENT**

THANK YOU DEBI, YOU GAVE US 35 YEARS OF LOVE AND SUPPORT. WE ALL WISH YOU THE BEST! IF ANY MEMBER WOULD LIKE US TO FORWARD WELL WISHES TO DEBI, JUST DROP OFF A NOTE OR CARD AT ONE OF OUR OFFICES.

Our New Car loan rate is still the BEST in town!



**UPDATES:** We have scheduled our Debit Card system to go "Real Time" on Tuesday, November 12, 2019. This means there will no longer be a delay with debit transactions posting to your account. Debits will happen almost immediately, so your balance will stay up-to-date. Please bear with us through this—our last big update of 2019.

