



Federal Credit Union

It's Where You Belong.....



*Wishing you
a season of gladness,
a season of cheer,
and to top it all off -
a wonderful year.*

**HAPPY
NEW YEAR**

CHECK HOLD

Please be aware that if you would like to cash a check at one of our offices and we are unable to verify funds or the check is from out of state, MERHO reserves the right to place a hold on the check for 3 to up to 10 days.



Upcoming holidays:

Both offices will be closed
On the following dates:
Martin Luther King, Jr. Day
Monday, January 20, 2020
Presidents Day
Monday, February 17, 2020
Good Friday
Closing at Noon
Friday, April 10, 2020

UPDATE: It has been several months since our Debit Card program went "Real Time". We greatly appreciate your patience through the transition. We now have 2 different balances when you view your account. One is your Available Balance—this balance is your Actual Balance minus the items you have in "pending", which are pre-approved transactions that the merchant still has to process. Your Actual Balance is not your available balance, it is the amount in your account prior to any pre-authorized purchases you made that day.

***To avoid confusion— always use your available balance**

 **Accessing your account information has never been easier. Just download our phone app now from the MERHO website. You will find apps for both an Apple phone or an Android.**




****If you do not escrow your taxes with us, but have a current home equity loan, please provide us with a copy of your paid property taxes for 2019.**



It's not too early to be thinking about a home equity loan to start working on those outside projects this spring.

3.99%

*** No fees for qualifying properties.**



*******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!

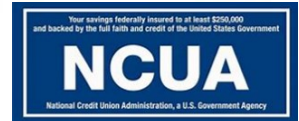


Open a MERHO VISA and use it to consolidate and pay off all your other high interest rate credit cards while taking advantage of the 9.99% APR and cash back rewards program\$\$\$\$\$\$\$\$\$\$

Thank you to all the members who brought us goodies for the holidays we greatly appreciate your generosity!



CAR DEALERS ARE OFFERING GREAT YEAR END DEALS ON 2019'S. TAKE ADVANTAGE OF CREDIT UNION FINANCING WITH A LOWER RATE.



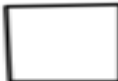
IF YOU SIGN UP FOR PAYROLL DIRECT DEPOSIT OR ANY TYPE OF AUTOMATIC DEPOSIT OR WITHDRAWALS MERHO'S ABA/ROUTING TRANSIT NUMBER WILL ALWAYS BE 231381514. PLEASE VERIFY YOUR ACCOUNT NUMBER BY CALLING OUR OFFICE TO MAKE SURE YOU HAVE THE CORRECT INFORMATION TO AVOID ANY DELAYS.

DON'T FORGET
IF YOU HAVE A VISA CREDIT CARD OR A DEBIT CARD AND YOU WILL BE TRAVELING—CALL US REGARDING THE DATES YOU WILL BE OUT OF TOWN. DUE TO OUR FRAUD PROTECTION, TRANSACTIONS OUT OF YOUR LOCAL AREA MAY CAUSE YOUR CARD TO BE BLOCKED.



DUE TO INCREASING COSTS OF CREDIT BUREAU REPORTS OUR REGULAR LOAN APPLICATION FEE WILL NOW BE \$7.00. EFFECTIVE IMMEDIATELY.

THE COST OF POSTAGE IS ALWAYS INCREASING. AVOID THE ADDITIONAL POSTAGE FEE (IF YOUR STATEMENT IS 6 PAGES OR MORE) WHEN YOUR STATEMENT IS MAILED. TAKE ADVANTAGE OF GOING PAPERLESS AND GET SET UP FOR HOME BANKING WHERE YOU CAN VIEW YOUR STATEMENT ANYTIME.



Make sure your IRA Beneficiaries are up-to-date.