



# SPRING 2020

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

Main Office  
Richland Office  
Toll Free



During the time we are open for Drive-up service only...please come as prepared as possible with written instructions to limit any delays and keep the traffic moving.



We would like to thank each and everyone of you for your patience during this trying time. We continue to strive to be the best credit union for our members. But sometimes the drive up can get extremely busy so please continue to be considerate of others.



## Upcoming holidays:

Memorial Day Weekend

Closed

Saturday, May 23, 2020

Monday, May 25, 2020

**Because things are continuing to change almost daily regarding COVID-19, and the phones have become extremely busy, we are strongly recommending that all member sign up for home banking and/or download our phone app to access your account information.**



Does your house need some LOVE???

**We have a loan for that!!**

## 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.



## \*CONTINUING PROBLEM\*

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. THIS CAN BE A BIG CONCERN THIS TIME OF YEAR IF YOU GIVE INCORRECT INFORMATION FOR THE DEPOSIT OF YOUR INCOME TAX REFUND.



Applications are now due  
July 1, 2020 is the  
deadline for the 2020  
"Clyde E. Mintmier  
Memorial Scholarship".



Scammers are at it again! Please be aware that you will not be contacted to pay a fee to receive your "Stimulus Check/Deposit". Do not give out your personal information or your banking information should you receive such a call.

We are always looking for new employee groups. It's easier than ever to join...Call for details 814-535-3116.



It's never too early to start thinking about back to school....

Make sure your student has access to needed funds with a MERHO Visa credit card or Debit card.



If your car has seen better days ..... Complete a loan application and get pre-approved for a new auto loan at the fantastic rate of  
**2.99 % APR**  
**Up to 72 Months**

Plan ahead for summer vacation with a low interest rate  
VISA from MERHO

**9.99% APR**



Or a vacation loan

**5% APR**

Up to \$3,000.00 for 12 months

REMEMBER YOUR MONEY IS SAFE HERE WITH US.  
YOUR ACCOUNTS ARE INSURED UP TO  
\$250,000.00 . WE ARE INSURED BY THE  
GOVERNING OFFICE OF THE  
NATIONAL CREDIT UNION ADMINISTRATION.

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Administration, a U.S. Government Agency

We are planning on participating in "Child Abuse Awareness Month" (April) like we did last year. Since the office lobbies are currently closed. Please save your pennies now and we will collect and pass them along as soon as we possibly can.



Stop paying for checks and postage! A VISA Debit Card is the way to go. Apply now on-line at [www.merhofcu.org](http://www.merhofcu.org)