

Items of Interest

INSIDE THIS ISSUE

- Vehicle Loans Start at 2.5% APR
- Borrow with ReadyMoney All Year 'Round

THE QUARTERLY NEWSLETTER OF THE MERCK EMPLOYEES FEDERAL CREDIT UNION

FALL 2017

Visit Mortgage Central
On Our Home Page for
Complete Info & to
Apply for a 1st Mortgage
www.merckcu.com



Purchase / Refinance / Construction / Investment /
Vacation Home / Home Improvement / Debt Consolidation /
Equity Access for Any Worthwhile Purpose

Get today's rates and a quick quote! Log on to Mortgage Central from our Home Page and complete our online application... *usually in less than 20 minutes.* The application asks questions about the home you're considering and your finances. When you complete it, submit it!



After the application is submitted, one of our Mortgage Representatives will contact you to introduce themselves and answer any questions. Credit Union Mortgage Reps are experts and *don't work on commission!* So, you can trust their guidance. If your request isn't approved online, they'll ask for extra information. We'll work hard for you!

We'll next send you an application package to prepare your Loan for closing. It will contain papers for you to sign. There's also a list of items we'll need to verify with you about your finances. We'll order the appraisal from a licensed appraiser who is familiar with home values in your area. Title insurance will be necessary when purchasing. We'll work with the broker or seller to ensure the title work is ordered A.S.A.P. If you're refinancing, we'll order the title work for you. And, we'll use the title insurance policy to confirm the legal status of your property and to prepare the closing documents. We'll contact you to coordinate your closing date after we receive your application package, the appraisal, and the title work. The closing will take place at the office of a title company or attorney in your area who will act as our agent. A few days before closing your Rep will contact you to walk through the final details.



That's all! Apply now for pre-qualification. A prequalified Loan is a good bargaining tool because it lets sellers know you're ready to buy!

Our New Check Processor Means More Money for You



We strive to offer our Members nothing less than the best perks at Merck and we believe that Main Street Member Services will help us do exactly that by allowing us to return more to our Members. With Main Street Member Services in the loop, you'll receive...

- Quicker turnaround time
- New check designs
- Check security features
- Online reorder option - after initial reorder
- Customizable check options

For more information call (732) 594-3317 or visit us online at www.merckcu.com.



✓ Are you currently enrolled in eStatements? Great news, you will now be receiving your 1099 the same way. Just like eStatements, E-1099's are more secure, more convenient and you will receive them faster. E-1099's are accessible through your Shadow1 Home Banking login. Once you are logged into Home Banking, simply click on Accounts, eStatements and then tax forms to view and print your 1099.

✓ If you have not already signed up for eStatements sign up today to receive your statements and 1099's electronically. When you sign up for eStatements, you will automatically receive your 1099 electronically as well. Visit www.merckcu.com and log into your Home Banking account, click on the "Accounts" tab and then "eStatements". (You will need to be registered for Shadow1 Home Banking first.)

*With a Credit Union Equity Loan
Make an Investment In...*

ITEMS OF INTEREST

Download the Credit Union's Mobile Teller App from Your App Source & Add RDC

(Remote Deposit Capture If you haven't done so already)

Deposit Checks In a **SNAP** with RDC



- Enter the amount of the deposit. Goes into your Checking Account.
- Snap an image of both sides of the Check and approve them.
- Transmit the images to the Credit Union.

When submitted before 3 pm, \$100 of your deposit will be available at 4 pm the same business day. Another \$100 will be available the next business morning. The remainder of your deposit will be available the next business day.

To use RDC you must have a Credit Union Checking Account with Home Banking and the Mobile App. If you need help call: (732) 594-3317. Or, eMail: merck.efcu@merck.com. Or visit any Credit Union office. For Mobile Teller use your regular Account Number and Home Banking PIN.

YOUR SECURITY IS OUR PRIORITY Feel safe using the Mobile Teller App. Mobile Teller goes beyond industry standards to maintain the privacy and security of your information. It employs all the safeguards of Home Banking including 128-bit Encryption and Multi Factor Authentication.

Yule Want to Remember...

CREDIT UNION CREDIT CARD CASH ADVANCES ARE AT THE SAME LOW RATE AS PURCHASES:

9.24%
APR



IS YOUR CAR SNOW TIRED?

Finance a New or Used SUV or 4x4 for Safe Winter Driving.



Used Cars

A new car loses 15% of its value the minute it's driven off a car dealer's lot. It loses more than half its value in the first two years. When you buy used, you avoid this steep, initial depreciation.

2.5%
FIXED RATE WITH AUTO PAY
90% of the NADA Loan Value / 36 Month Term / Prior 8 Model Year Other Rates & Terms Available Including 100% Financing & 6 Year Terms

The cost of one CarFax report will be refunded with your disbursed Credit Union Used Car Loan. GAP coverage is also available at a reduced cost.

Credit Unions are making headlines for their superior Used Car financing options. *Newsday* encouraged readers looking for a bargain to check out their local Credit Union, citing that Credit Unions, "beat banks by an even larger margin for used car loans."

New Cars: 2.5%

Fixed APR With AutoPay

75% New Car Financing (Use a Trade for the Down Payment on New or Used Cars) / 36 Month '14 Model Year or Newer for New Cars

Other Rates & Terms Available Including 100% Financing & 6 Years To Repay

Up to 1 Year Old at Credit Union New Car Rates / Refinance Other Vehicles, Too!

If you financed a new vehicle through a dealership, you have one year to refinance at Credit Union New Vehicle rates and terms. Call (732) 594-3018 during regular hours or eMail: merck.efcu@merck.com.

ITEMS OF INTEREST

MEMBERS Financial Services Introduces Trust and Fiduciary Services Provided through MEMBERS Trust Company



Dan Campanelli
VP Wealth Management
CRPC, CFS, CFP



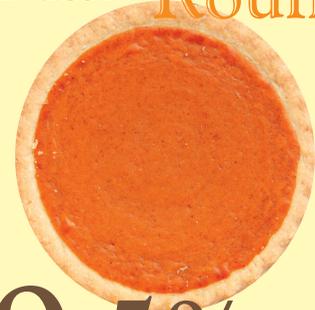
Merry Scala
Financial Advisor

Wills and trusts are an important part of every Member's financial picture. Attorneys create the documents; however it is up to you to choose someone to be in charge. You can name a family member or assign a professional service to handle all the details. The MEMBERS Financial Services representatives, Daniel Campanelli, CFS®, CRPC®, CFP® and colleague Merry Scala can assist in this process. They can either help get you started, or offer a comprehensive review of what you already have in place.

Members Trust Company has provided these services to Credit Union Members since 1987. Through MEMBERS Financial Services, they are part of the team of professional resources available to our Membership. If you would like more information, you may request the brochure "Trust and Fiduciary Services." This informative piece will help answer many questions regarding the estate planning process. It is available at no cost or obligation in either print or electronic form. To request your copy, contact Lori Tice at 732-594-3287. Or for email use: lori.tice@cunamutual.com. Or, call Linda Phillips at 732-594-7705/ linda.phillips@cunamutual.com

Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), Member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to Members. Not NCUA/NCUSIF/FDIC insured. May lose value. No financial institution guarantee. Not a deposit of any financial institution. FR-16521115.1-116-1218

Now: **ReadyMoney**,
All Year 'Round



9.5%
APR

**ReadyMoney...available
Everyday for Everything!**

**0%
RATE
TO PAY**
Value/
Model Years/
Available
Financing

**WITH A
CREDIT UNION
HOME EQUITY
LOAN, MAKE AN
INVESTMENT IN:**



- **A More Energy Efficient Furnace & Hot Water Heater**
- **Better Roofing & Higher Rated Insulation & Windows**
- **Additions & Remodeling With All Man Cave Equipment Including Big Screen TVs & Surround Sound Audio**
- **Spas & Hot Tubs / Jetted Tubs**
- **Emergency Generators**
- **Higher Education**
- **Debt Consolidation / Taxes**



And we refinance from other institutions!
Fixed or Variable aprs
As Low As: 3.75%
Loans to \$200,000

No Points / No Fees.

Get the biggest allowable tax deductions for consumer interest payments!

Call: 732-594-3018 for details and to apply.
Or, apply online at Shadow 1 Home Banking.

Other Home Equity rates & terms available. Refer to the Credit Union's Rate & Fee Schedule for full details on all Loans. Home Equity Loan, fixed rate 5-year term: 3.75% APR - maximum of \$50,000. Home Equity Loan, fixed rate 7-year term: 4% APR% - minimum of \$25,000, maximum of \$50,000. Home Equity Line-of-Credit, variable rate 15-year term with a \$200,000 maximum. Primary residences only in New Jersey & select counties in Pennsylvania & Virginia. No points or fees for Home Equity Loans or 2nd Mortgages except costs may apply in Virginia. A fee applies anywhere a walk-thru appraisal is required. Get the biggest allowable tax deductions.

Ask your professional tax advisor what your savings will be borrowing with a Home Equity Loan.



