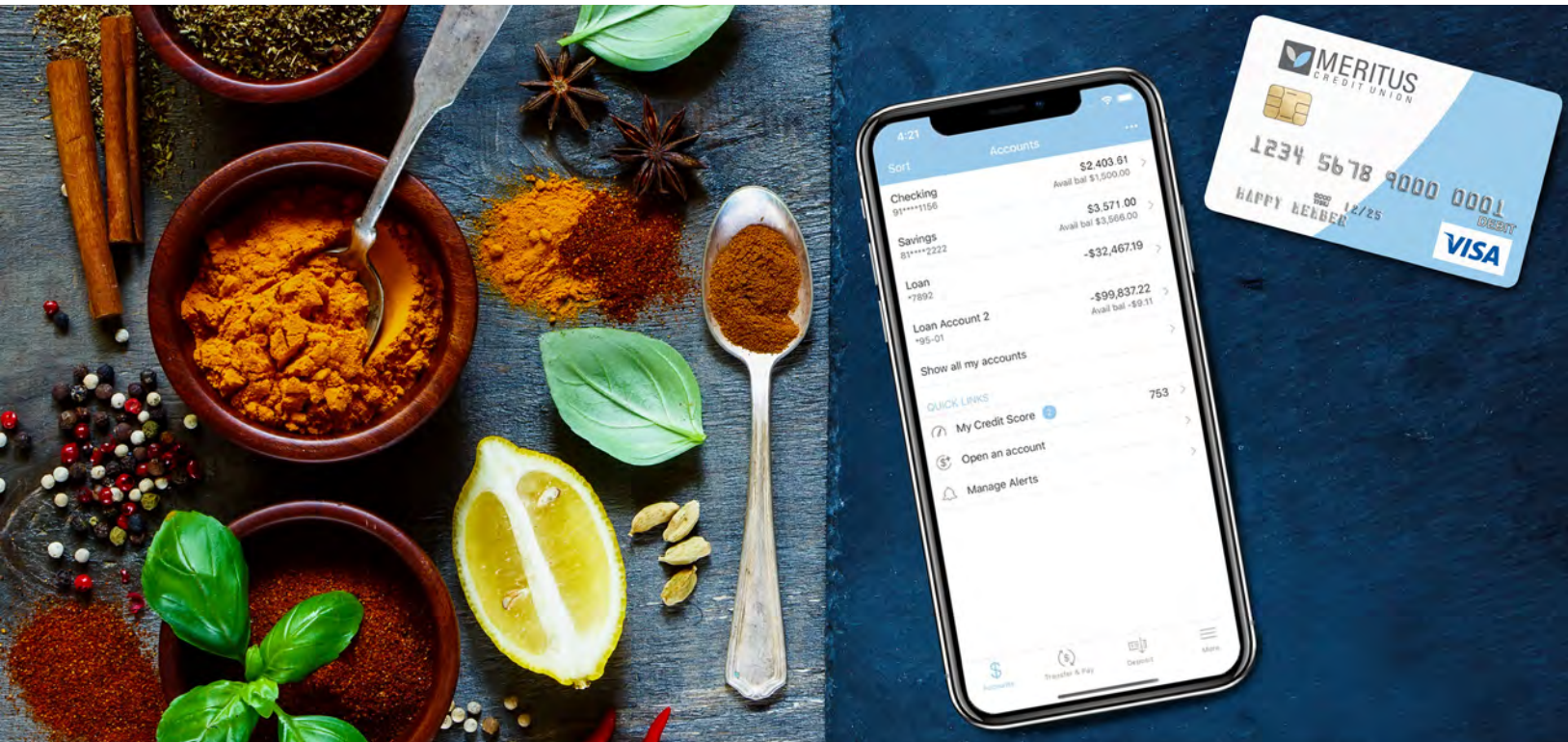


# CORE ESSENTIALS



## SPICE UP YOUR CHECKING

### HOW DO CAJUNS LIKE THEIR CHECKING ACCOUNTS? SPICY OF COURSE!

On the whole, checking accounts can be pretty boring. From the outdated moniker (most people don't even use checks anymore) to fairly homogenous offerings, many consumers don't give much thought to their checking accounts beyond the utility of paying bills and managing their day-to-day expenses.

Here at the credit union, we wanted to find a better way to add value to our member experience with a more robust checking account that included some lagniappe - that is, a little something extra. Enter: the Kasasa checking account!

Unless you're a brand new member, you've likely heard about our Kasasa accounts, which reward you for banking with us by offering a choice of incentives most meaningful to you.

### MICHELLE ADDED ZEST TO HER BLAND ROI

Member Michelle Carmen shares how her Kasasa account

truly impacted her financial plans and even helped her make her first home purchase:

*When I found out the Kasasa Cash account could give me 3% back every month, I immediately switched over. I had a money market account at another institution what wasn't giving me nearly 1%. I treated my Kasasa account like my savings account, enjoying the cash I accrued every month, typically in the \$35-\$45 range.*

*After a year, I had earned close to an additional \$500. The little extra helped me achieve my savings goals, and I even bought my first house a year and half later after switching. This truly can be a checking account that will work for you and your financial goals, while delivering extra benefits.*

Read more about Michelle's story, learn about options available to you, and take the first steps to spice up your financial life at [merituscu.net/blog](https://merituscu.net/blog).

# INTERNATIONAL CREDIT UNION DAY / MEMBER APPRECIATION

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences. International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948.

On October 21, 2021, Meritus Credit Union will join our global credit union family to celebrate the 73rd anniversary of ICU Day. This year's theme is "Building financial health for a brighter tomorrow."



Credit unions bring financial inclusion and a promising future to people all over the world, and ICU Day is a chance for us to celebrate the ways our staff and organization have impacted the Acadiana region through outreach, volunteering, fundraising and financial education.

## SHRED DAY DETAILS

Prevent dumpster divers from getting their hands on your sensitive information by securely destroying papers containing confidential information. It only takes seconds to shred documents with your social security number, credit card information or old account statements, but it can take months or even years to clear your record once scammers set up fraudulent accounts in your name.

Join us for an opportunity to destroy your personal and sensitive paper documents. Shred-It will provide on-site document destruction at the Lafayette and Iberia branches, and there will be secure bins in the lobbies of our Acadia and Carencro branches. This event is a first come, first served basis and will run during the scheduled time or until the shredding truck reaches capacity.

Shredding is limited to three boxes/bags of paper documents per vehicle. Please do not include electronics, CDs, plastics or other non-paper items. Drive-thru service will be rescheduled in the event of inclement weather.

## FALL SHRED DAY SCHEDULE

- DATE:** Thursday, October 21, 2021  
**TIME:** 1:00 pm - 4:00 pm  
**LOCATION:** Lafayette Branch | 515 Guilbeau Road (Drive-Thru Service)  
Acadia Branch | 331 Odd Fellows Road (Secure Bins in Lobby)  
Carencro Branch | 724 Veterans Drive (Secure Bins in Lobby)  
Iberia Branch | 1101 Parkview Drive (Drive-Thru Service)

**For the health and safety of our staff and participants, please remain in your vehicle at drive-thru sites.**

## THERE'S STILL TIME TO APPLY FOR A TEACHER GRANT

At Meritus Credit Union we love teachers! We know that great teachers are always looking for ways to expand their instruction and engage their students—but it can be expensive. That's why we are excited to offer \$250 teacher classroom grants during Fall 2021 and Spring 2022.

Grants will be awarded to teaching staff in Acadia, Iberia, Lafayette, St. Martin and Vermilion Parishes and will assist teachers with classroom needs.

## HOW TO APPLY

Eligible teachers may apply by filling out the online form at [merituscu.net/teacher-grants](https://merituscu.net/teacher-grants). Applicants are eligible to only receive one award per school calendar year.

Those interested in applying for our fall grants should submit their applications no later than **Friday, October 15th, 2021**. To apply for our spring grants, applications are due by **Tuesday, March 15th, 2022**.



# SKIP-A-PAYMENT

In the past, we have offered a holiday Skip-a-Payment opportunity to help specifically for Christmas shopping and expenses. This year we are also offering this service as a great way to get some extra cash for unplanned expenses or to beef up your emergency fund.

## SOME THINGS TO REMEMBER:

- » You may choose from the months of November, December or January to skip your payment.
- » For borrowers with more than one loan, you may skip a payment on each eligible loan.¶
- » A small \$29 per loan fee must accompany request forms and your account must be in good standing to take advantage of this offer.

Call or visit a branch near you to complete your Skip-a-Payment request form today.



# VACATION GIVEAWAY WINNER

For many, this summer was the first time in more than a year that permitted safer travels and a much-needed break from the typical routine of life.

Rather than charging everything to high-interest credit cards, many found it easier and smarter to take out a small, low-interest loan to help pay for their travel expenses.

To sweeten the deal, we offered to pay off one lucky member's vacation loan. We are pleased to congratulate Ashley Veillon on her free vacation! We hope it was relaxing and just what she needed.

# NEWS & EVENTS

## DAISEY PICHELOUP

Daisey hails from Berwick and loves her some LSU, home projects and tennis. She joins our staff as our newest Member Solutions Representative.



## JEFFREY GARZOTTO

Jeffrey graduated from UL Lafayette before he joined our IT team as the Help Desk Support Technician. He is a big fan of staycations and his pets (a dog and a cat).



## OLATUNDE SOYOMBO

Olatunde ("Tunde" for short) is a Lafayette native who enjoys playing the saxophone, kayaking, adventuring and writing in his spare time. Tunde joins the Meritus family as our Digital Marketing Specialist.



We couldn't be more excited for these talented individuals to join us in the Credit Union Movement. Please join us in welcoming them to Meritus!





## LOOKING FOR GIFT CARDS?

In just a few short weeks we'll be in the throes of gift-giving season. According to the National Retail Federation, gift cards topped the list of things consumers wanted to receive in both 2019 and 2020<sup>†</sup>. What better way to stay on-budget and make sure to get your friends and family what they really want than with a Visa Gift Card from Meritus Credit Union?

Recipients can make purchases almost anywhere Visa is accepted, including in-store, online and by phone. Choose from a variety of designs to fit any personality and apply any amount, from \$10 to \$1,000. Activation fee is \$2 per card, saving you money compared to other retailers.

### FEATURED SAVINGS & LOAN RATES

#### NEW AUTO LOANS

**2.49%**

AS LOW AS 2.49% APR\*  
FOR 60 MONTHS

#### KASASA CASH

**3.00%**

3.00% APY<sup>†</sup> ON BALANCES  
UP TO & INCLUDING \$15,000

#### VISA PLATINUM

**7.90%**

AS LOW AS 7.90% APR\*

For more information about all of our rates and loan products, contact us today at 866.989.2800 or [merituscu.net](http://merituscu.net).

\*Your Annual Percentage Rate (APR), including any promotional APR, will be determined based on our internal credit criteria. Listed APRs assume excellent credit rating. Minimum and maximum loan amounts or credit limits apply. Your APR may differ based on your loan amount, repayment method, and other factors. All rates as of 9/1/2021 and are subject to change. Visit [merituscu.net](http://merituscu.net) for current rates. <sup>†</sup>Average daily balances up to and including \$15,000 receive an APY of 3.00%. Average daily balances over \$15,000 earn a dividend rate of 0.24% on the portion of the average daily balance over \$15,000, resulting in a range from 3.00% to 0.61% APY depending on the account's average daily balance. When linked to a Kasasa Saver account, the dividends earned within the Kasasa Cash account do not compound since it, along with any nationwide ATM withdrawal fee reimbursements are, automatically transferred to the Kasasa Saver account within one day. This automatic transfer may cause an overdraft to your Kasasa Cash account, if the account balance is less than the transferred amount when the transfer occurs. Membership restrictions may apply. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. Qualifications and rewards may vary by account. \$25 minimum deposit is required to open the account. Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of Kasasa Saver's linked Kasasa Cash, Kasasa Cash Back or Kasasa Tunes account's qualifications. Limit of one (1) account(s) per social security number. There are no recurring monthly maintenance charges or fees to open or close this account. A linked Kasasa Saver account is required for automatic savings. Contact one of our credit union service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Federally insured by NCUA. Your Savings Insured To \$250,000 per account. \*Participants of this promotion authorize Meritus Credit Union to extend their final loan payment by one month and must resume making regular payments the month following their skipped payment. Interest will continue to accumulate on loans during the month each participant skips their payment. Excludes lease-like loans, freedom loans, mortgages, home equity, and Visa credit cards. Coverage may be affected for participants who have chosen GAP coverage on their loan. Only two Skip-a-Payments are allowed per year per loan. If payment is made through payroll deduction, it will be deposited into your regular savings account. All loans and deposit accounts must be current to qualify. Meritus Credit Union is an Equal Housing Lender. <sup>†</sup> Source: NRF and Prosper Insights & Analytics October and November 2020 Consumer Holiday Surveys.

## CONNECT

### LAFAYETTE BRANCH

515 Guilbeau Road | Lafayette, LA 70506

#### Lobby

Monday - Friday | 8:30 am - 5:00 pm

#### Drive-Thru

Monday - Thursday | 8:30 am - 5:00 pm  
Friday & LPSS Paydays | 8:30 am - 5:30 pm

#### Contact Numbers

Phone 337.989.2800 | Fax 337.989.2816  
Toll Free 866.989.2800

### CARENCRO BRANCH

724 Veterans Drive | Carencro, LA 70520

#### Lobby

Monday - Friday | 8:30 am - 5:00 pm

#### Drive-Thru

Monday - Thursday | 8:30 am - 5:00 pm  
Friday & LPSS Paydays | 8:30 am - 5:30 pm

#### Contact Numbers

Phone 337.896.2900 | Fax 337.896.9200

### ACADIA BRANCH

331 Odd Fellows Road | Crowley, LA 70526

#### Lobby

Monday - Friday | 8:30 am - 5:00 pm

#### Drive-Thru

Monday - Thursday | 8:30 am - 5:00 pm  
Friday & APSB Paydays | 8:30 am - 5:30 pm

#### Contact Numbers

Phone 337.785.0810 | Fax 337.785.0201

### IBERIA BRANCH

1101 Parkview Drive | New Iberia, LA 70563

#### Lobby

Monday - Friday | 8:30 am - 5:00 pm

#### Drive-Thru

Monday - Thursday | 8:30 am - 5:00 pm  
Friday & IPSB Paydays | 8:30 am - 5:30 pm

#### Contact Numbers

Phone 337.335.1100 | Fax 337.335.1103

### BONJOUR TELEPHONE BANKING

800.291.3867

### ONLINE & MOBILE BANKING

[www.merituscu.net](http://www.merituscu.net)

### HOLIDAY CLOSINGS

Monday, October 11 - Columbus Day  
Thursday, November 11 - Veterans Day  
Thursday, November 25 - Thanksgiving Day  
Friday, November 26 - Branches close at 12:00p  
Friday, December 24 - Branches close at 12:00p  
Monday, December 27 - Christmas Day (observed)  
Monday, January 3, 2022 - New Year's Day (observed)



Federally insured  
by the NCUA



Equal Housing  
Lender



Follow us on social:  
@MeritusCU