

CORE ESSENTIALS



GET YOUR FREE CREDIT REPORTS EACH YEAR

When was the last time you reviewed copies of your credit reports? We encourage our members to request free copies of their credit reports each year to check for errors or fraud.

Under federal law, you are entitled to a free credit report from each of the three nationwide credit reporting bureaus (Equifax, Experian and TransUnion) once every 12 months. Your credit reports will not include your credit score and requesting these reports will not cause your credit score to drop.

You can request all three reports at once or stagger your requests (example: one every four months). Staggering the requests can help you see if anything is changing throughout the year or if any fraud has occurred. Pro tip: set reminders on your phone annually or every four months to request your reports.

DID YOU KNOW?

Some companies report to one, two or all three credit bureaus – so the credit reports may not have all the same information. This is why you should request a report from all three.

HOW TO REQUEST YOUR CREDIT REPORTS

[AnnualCreditReport.com](https://www.annualcreditreport.com) is the ONLY federally authorized central source for your free credit reports.

Online:

Visit [AnnualCreditReport.com](https://www.annualcreditreport.com) and follow directions to request your free credit report from all three credit bureaus. You can print copies or save the file.

By mail:

Download, print and complete the request form at [annualcreditreport.com/manualrequestform.action](https://www.annualcreditreport.com/manualrequestform.action)

Mail to:

Annual Credit Report Request Service
P. O. Box 105281
Atlanta, GA 30348-5281

By phone:

Call 877.322.8228 to have a request form mailed to you.

HOW TO DISPUTE ERRORS OR REPORT FRAUD

You can dispute incorrect information on your credit reports with the credit bureau either online or by mail. Under the Federal Credit Reporting Act (FCRA), both the credit bureau and the information provider are responsible for correcting inaccurate or incomplete information in your credit reports.

SHRED DAY IS BACK!

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

Join us for a free opportunity to safely dispose of your sensitive information. Shred-It will provide on-site document destruction at the Lafayette branch, and there will be secure bins to accept your documents in the lobbies of our Iberia, Acadia and Carencro branches. This event is on a first-come, first-serve basis and will run during the scheduled time or until the shredding truck and bins reach capacity.

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

SPRING SHRED DAY SCHEDULE

- DATE:** Thursday, April 13, 2023
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
(Secure Bins in Lobby)

Please remain in your vehicle at the drive-thru site.

PROTECT YOURSELF FROM FRAUD AND SCAMS

Losing money or property to fraud and scams can be devastating. Resources from the Consumer Financial Protection Bureau can help you prevent, recognize and report fraud and scams. Learn about common scams and prevention tips by visiting consumerfinance.gov/consumer-tools/fraud or calling 855.411.2372.



APPLY FOR OUR ASSOCIATE DIRECTOR PROGRAM

We are excited to announce the opportunity for individuals who are interested in becoming more involved in the governance of the credit union to apply for our Associate Director Program.

The program includes comprehensive training that will equip you with the skills and knowledge needed to effectively serve on our Board of Directors.

The training will cover a variety of important topics including financial management, risk management, strategic planning, governance and leadership. You will have the opportunity to work closely with the Board of Directors and other credit union leaders, gaining firsthand experience in the decision-making processes that drive our credit union's success.

We encourage individuals who are passionate about our credit union's mission, have relevant experience and skills, and are committed to serving our members to apply for this exciting opportunity. To learn more and apply visit merituscu.net/board-of-directors.



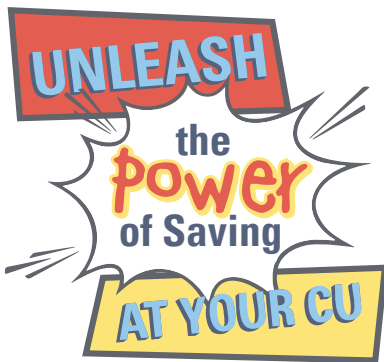
APRIL IS YOUTH SAVINGS MONTH

Youth SAVINGS MONTH

April is National Youth Savings Month! Bring your child or grandchild to the credit union to celebrate with us! This year's theme is Unleash the Power of Saving at Your Credit Union.

OPEN A YOUTH SAVINGS ACCOUNT FOR YOUR CHILD

Give your child or grandchild the gift of saving. Children ages 12 and under will receive a welcome backpack and become an official member of our Wise Kids Savings Club with Oaklee the Owl. We're also giving away \$250 to one lucky saver who opens an account by April 30, 2023.¹



ENTER THE COLORING CONTEST

Children ages 12 and under are invited to participate in our coloring contest. Coloring sheets may be picked up at any branch location or downloaded from our website at merituscu.net.

The deadline to submit entries is Sunday, April 30, 2023. Entries can be submitted to communications@merituscu.net, any branch location or post a photo to Facebook or Instagram tagging @merituscu.

We can't wait to celebrate with you and our young savers! Learn more about savings youth month and get free activities at merituscu.net/wisekids.



NEWS & EVENTS

TRASHAYLA BESSARD

TraShayla joins our team as a Member Service Representative at the New Iberia Branch. She is a graduate of Abbeville High and enjoys cooking and reading.



TIANA CAMPBELL

Tiana is our newest Teller at the New Iberia Branch. She likes singing and dancing in her spare time and is a UL Lafayette alum. She also has a pet turtle named Speedy.



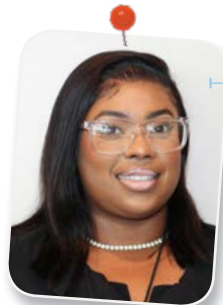
DEREK HEBERT

Derek is joining our team as an eServices Representative at the Main Branch. He enjoys art and animation in his spare time and has a webpage dedicated to his artwork as well.



LAUREN RUBIN

Lauren joins our team as a Teller at the Main Branch. She enjoys shopping and doing make up. Her bubbly personality is bound to put a smile on your face!



AARON STARK

Aaron joins our team as the Member Support Manager at Main Branch. He is a Texas native and loves all things creative including songwriting, screenwriting and digital art.





DREAM BIG WITH OUR MORTGAGE OPTIONS

Here at Meritus Credit Union, we're here to support you with your home ownership dreams no matter how big or small! Whether you're looking to purchase, build new, or draw on your home's equity, we have a mortgage solution for you. Call us at 337.989.2800 to speak to a mortgage lender or apply online at merituscu.net to get started.

DEPOSIT YOUR CHECKS ANYTIME, ANYWHERE

Save yourself a visit to a branch with the mobile deposit feature in our free Meritus CU app. Deposit up to \$5,000 per day with a few taps, by taking photos of the check! Update your Meritus CU app today to take advantage of this convenient feature.



FEATURED SAVINGS & LOAN RATES

VISA® CREDIT CARDS

7.90%

AS LOW AS
7.90% APR²

KASASA CASH

4.00%

4.00% APY ON BALANCES
UP TO & INCLUDING \$15,000³

HOME EQUITY (HELOC)

4.00%

AS LOW AS
4.00% APR⁴

For more information about our rates and loan products, contact us at 337.989.2800 or merituscu.net.

¹No purchase necessary. Open to all Meritus CU youth account holders ages 0-12 who open accounts between April 1-30, 2023. Visit merituscu.net to view official rules. Void where prohibited. ²Your APR, including any promotional APR, will be determined based on our internal credit criteria. Periodically we evaluate your credit information and at such time, your APR for any new balance is subject to change. Minimum and maximum credit limits apply. ³APY= Annual Percentage Yield. Dividend rates are subject to change after account opening. \$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 the Kasasa Cash account qualifications. Limit of one (1) account 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 a member service representative for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. ⁴There are some third-party fees associated with opening this plan. Meritus Credit Union will waive these fees on an initial advance of \$10,000 or more. Fees generally range from \$100.00 to \$600.00. Early payoff (less than three years) requires repayment of fees. Adequate property insurance must be maintained.

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

HOLIDAY CLOSINGS

Friday, April 7 - Good Friday / Easter
Monday, May 29 - Memorial Day
Monday, June 19 - Juneteenth
Tuesday, July 4 - Independence Day



MERITUS[®]
CREDIT UNION



Federally insured
by the NCUA



Equal Housing
Lender



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