

CORE ESSENTIALS



HOW TO SAVE FOR YESTERDAY, TODAY AND TOMORROW

Saving helps you collect the money needed to pay for short and long-term goals, larger expenses and emergencies. Below are various ways saving can bring you financial security and peace of mind.

SAVING FOR YESTERDAY

Paying expenses that are still owed from the past, such as debt or past due bills, is saving. As you pay off outstanding obligations you are freeing up money by spending less on interest payments and late fees.

SAVING FOR TODAY

Establishing an emergency savings fund creates a financial safety-net to help pay for critical expenses like food, housing, transportation and other essentials should the unexpected happen. An emergency fund also provides the ability to pay for larger expenses that may not be part of your monthly budget such as car repairs and medical bills.

SAVING FOR TOMORROW

Make a plan to achieve your financial goals by identifying the cost of each and setting respective deadlines. Then calculate how much of your monthly income can be saved to achieve these goals. Be willing to renegotiate with yourself on the time to achieve each goal and the monthly amount to save.

5 TIPS FOR SAVING

Get started. Any amount saved will put you in the habit of prioritizing your financial well-being.

Pay yourself first. Create an expense item in your budget for saving, just like a bill to pay. Saving small amounts over time makes building your savings manageable.

Make it easy. Set up automatic recurring transfers from your checking account to your savings account in your mobile banking app or online banking.

Boost your savings. When you receive money outside of your normal income, including tax refunds, think about saving. Pay towards debts and past due bills then save the balance or a portion of it.

Avoid fees. Choose a savings account with no service fee or requirements to keep the account free. Meritus CU offers savings accounts, a Christmas Club savings account and a Vacation Club savings account so you can easily organize your savings for different purposes, with no monthly service fee.

Use our free online savings goal calculator to get started!

bit.ly/savingsgoalscalculator



FALL 2023 TEACHER GRANTS

We are excited to announce that our teacher grants program is returning for Fall 2023. The application will open on Friday, September 1, 2023.

HOW IT WORKS

A total of ten \$250 grants will be awarded. Funds received from this grant may go towards purchasing classroom materials, positive behavior incentives, classroom makeovers or other related items or projects to impact student success. Awards are paid directly to the schools for the educators.

ELIGIBILITY

Applicants must be current teachers at schools located in our service area (Acadia, Iberia, Lafayette, St. Martin and Vermilion parishes).

HOW TO APPLY

Visit merituscu.net/teachergrants to learn more and apply. Application deadline is Monday, October 16, 2023. Grant recipients will be contacted and also announced on our website, Facebook and Instagram.



2023 SCHOLARSHIP RECIPIENTS

In its 19th year, the Meritus Credit Union scholarship program supports the academic goals of the youth in our community. This year we awarded \$12,000 to members graduating from high schools in Acadia, Iberia, Lafayette, St. Martin or Vermilion Parishes. We congratulate the following recipients who each received a \$2,000 scholarship to further their education.

- Amari Allen, St. Martinville High School
- Elena Alvarado, Episcopal School of Acadiana
- Justus Blanchard, Iota High School
- Noel Peter, Rayne High School
- Kristin Trahan, New Iberia Senior High School
- Virginia Voitier, First Baptist Christian School

Visit our Facebook and Instagram accounts @merituscu to learn more about our 2023 recipients. The 2024 Meritus Credit Union Scholarship application will be available in January.



Amari Allen



Elena Alvarado



Justus Blanchard



Noel Peter



Kristin Trahan



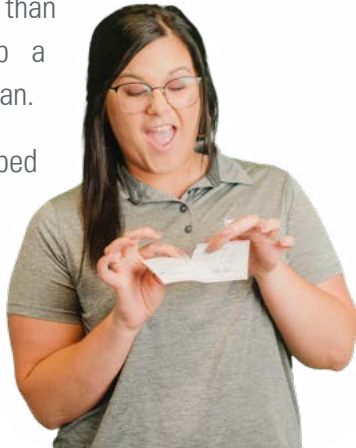
Virginia Voitier

TAKE A VACATION FROM YOUR LOAN THIS JULY

Get extra cash for your summer vacation, home projects or other needs when you skip a payment on your loan this July!¹ Request a Skip-a-Payment at any branch or access the form on our website at bit.ly/summerskipapayment.

DETAILS:

- » July is the last month to request a Skip-a-Payment.
- » For borrowers with more than one loan, you may skip a payment on each eligible loan.
- » A \$29 fee per loan skipped must accompany request forms.
- » Your account must be in good standing to request a Skip-a-Payment.



BOOK A BACK TO SCHOOL LOAN

Ready or not, 'Back to School' will be here before you know it. This year, we're sweetening the season! You could win \$1,000 cash PLUS \$1,000 to donate to the school of your choice when you finance a new personal loan with Meritus CU between July 17 and August 31, 2023.² Use your loan to buy uniforms, school supplies, technology, or for any other expenses.

APPLY TODAY!

Apply online at merituscu.net/backtoschoolloan or visit a branch. Eligible members will be automatically entered to win when they finance a personal loan during the promotional period.²



NEWS & EVENTS

JASMINE GUIDRY

Jasmine joins the team as a Member Service Agent. She is a graduate of Acadiana High School and enjoys painting and reading.



ALEX ANTONOWITSCH

Alex is a graduate of San Jose State University and is a fan of the Saints, MMA and UFC. We are excited to have him on staff as our Community Relations Coordinator.



TREVOR CORMIER

Trevor is a student at UL Lafayette and is our new Marketing Intern. He is a talented colorguard performer who traveled the country for 3 months straight, performing in a professional marching band.



STEPHEN MCPEEK

Stephen joins us as a Systems Analyst. He is a big fan of the Chicago Cubs and is a UL Lafayette alumnus.



DANIEL RICHARD

Daniel joins the staff as our Marketing Coordinator. He is a UL Lafayette alumnus and enjoys singing and collecting records.



CHRISTY TRACIE

Christy joins our staff as Digital Marketing Strategist. She is a UL Lafayette alumnus and enjoys working out, playing instruments and going to the beach.





Available on the App Store

ANDROID APP ON Google play

MONITOR YOUR CREDIT IN OUR MOBILE APP

Stay on top of your credit with our FREE Credit Sense program. You'll get unlimited access to your credit score, monthly credit reports, tips for improving your score and more. Enroll in Credit Sense in our Mobile App or Online Banking. Visit merituscu.net/creditsense to learn more.



SAVE WITH A LOW RATE ON YOUR AUTO LOAN

Time for an upgrade? We can pre-approve financing for your next vehicle before visiting the dealership or ordering online. Didn't finance your vehicle with Meritus CU? Consider refinancing with us to save money! Apply at merituscu.net/autoloans or visit a branch to get started.

FEATURED SAVINGS & LOAN RATES

VISA® PLATINUM CREDIT CARD

7.90%

AS LOW AS 7.90% APR³ ON PURCHASES

CERTIFICATE OF DEPOSIT

3.25%

UP TO 3.25% APY³ FOR 36 MONTHS

KASASA® CASH CHECKING

4.00%

4.00% APR⁴ ON BALANCES UPTO & INCLUDING \$15,000

For more information about our rates, accounts and loan products, contact us at 866.989.2800 or merituscu.net.

³Participants 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 of the skipped payment. Excludes real estate loans, Momentum loans, lease-like loans 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 loan 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. ⁴Winner will be randomly drawn from members who book fully funded personal loans between July 17, 2023 and August 31, 2023. Loan approvals are subject to qualification based on credit history. ⁵Listed APR assumes 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. ⁶APY = Annual Percentage Yield. Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. Fees may reduce earnings. \$25 minimum deposit is required to open the account. Enrollment in electronic services (e.g. online banking, mobile banking, eStatements) and log-ons may be required to meet some qualifications. Limit of one (1) account per social security number. Contact the credit union for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions.

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

Tuesday, July 4 - Independence Day (observed)
Monday, September 4 - Labor Day



Federally insured by the NCUA



Equal Housing Lender



Follow us on social: @MeritusCU