

# CORE ESSENTIALS



## HAVE A WALLET-FRIENDLY HOLIDAY SEASON

The holidays are an exciting time that shouldn't be financially stressful. With a few months left to plan, there's still many ways to ensure you – and your wallet – are happy this season. Follow these essential tips for a stress-free holiday.

### SET HOLIDAY EXPENSE CATEGORIES

The first step in creating your holiday budget is to categorize expenses. Setting holiday-specific categories will help you prioritize spending and keep you focused on getting only what you planned for. Some categories to start with include gifts, travel, décor, entertainment, food and attire.

### CREATE A GIFTING PLAN

Choose your overall budget maximum before you start shopping. Then make a list of each person you plan to

purchase gifts for and a budget for each. Having a detailed seasonal budget can help you to stay on track with your holiday expenses and avoid overspending.

### BE TRANSPARENT

Have conversations with family and friends to establish budget boundaries and reduce financial strain. Suggest gift alternatives such as pulling names for gifts or setting gifting price limits.

### START SAVING NOW FOR 2024

Open a separate savings account, such as a Meritus Credit Union Christmas Club Account. Schedule monthly (or more frequent) automatic deposits into this account to make it easier to build your holiday budget over time.



## CELEBRATE FALL SHRED DAY!

On October 19, 2023, Meritus Credit Union will join our global credit union family to celebrate International Credit Union (ICU) Day®! ICU Day celebrates credit unions and their unique contributions to the global credit union movement.

This year is extra special – ICU Day's theme is "Celebrating 75 years." ICU Day is an opportunity to celebrate the impact we've made through affordable banking, community outreach and financial education.

### SHRED DAY DETAILS

Safeguard your personal information with our FREE Shred Day! It's a quick and easy process to shred confidential documents and can save you the hassle caused by identity theft.

Shred-It will offer on-site document shredding at our Lafayette and New Iberia branches. Secure bins will be available in the lobbies of our Carencro and Crowley branches. Drive-thru service will be rescheduled in the event of inclement weather. This event will run during the scheduled time or until the shredding truck/bins reach capacity.

### FALL SHRED DAY SCHEDULE

**DATE:** Thursday, October 19, 2023  
**TIME:** 1:00 pm - 4:00 pm  
**LOCATION:** Lafayette Branch | 515 Guilbeau Road (Drive-Thru Service)  
 Acadia Branch | 331 Odd Fellows Road (Secure Bin in Lobby)  
 Carencro Branch | 724 Veterans Drive (Secure Bin in Lobby)  
 Iberia Branch | 1101 Parkview Drive (Drive-Thru Service)

**Please remain in your vehicle at the drive-thru sites.**

**SHRED LIMIT:** 3 boxes (or white/clear bags) of paper documents per vehicle. Black trash bags will not be accepted.

**NOT ACCEPTED:** batteries, electronics, CDs, plastic or other non-paper items.

## WISE KIDS WEDNESDAY

Explore the many ways youth can save at Meritus Credit Union with Wise Kids Wednesday! This new educational segment teaches kids all about the Wise Kids Savings Club and how to be smart with their money.

Tune in to KADN News 15 on the first Wednesday of every month now through February 2024 for fun savings tips and activities for youth of all ages! Watch us live at approximately 8:00 am from your favorite device or at [kadn.com](http://kadn.com).

Visit [merituscu.net/wisekidswednesday](http://merituscu.net/wisekidswednesday) for tips and activities from each segment.



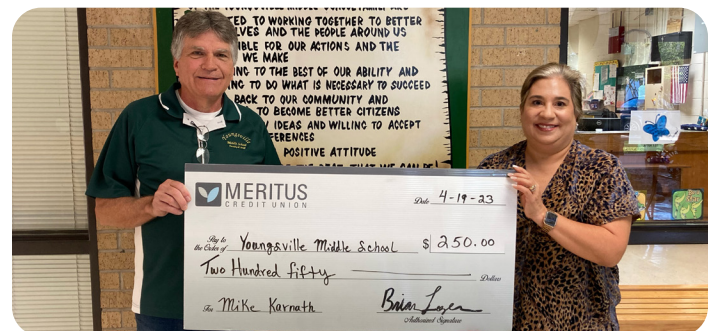
## TEACHER GRANT DEADLINE IS APPROACHING

We know that finding new ways to expand instruction and create engagement in the classroom may require financial resources. So we're awarding up to 10 grants of \$250 each to assist with classroom projects and needs!

Applicants must be an educator employed by a school in Acadia, Iberia, Lafayette, St. Martin or Vermilion parish. Applicants are not required to be a Meritus CU member.

### HOW TO APPLY

Visit [merituscu.net/teachergrants](http://merituscu.net/teachergrants) to review program information and guidelines, and submit the online application. Applications are accepted until 11:59 pm on Monday, October 16, 2023.





## HOLIDAY SKIP-A-PAY IS BACK

Skip a payment on your loan this holiday season to have more cash for expenses, boost your savings or pay debt.<sup>2</sup> Request a Skip-a-Payment at any branch or access the form on our website starting November 1, 2023.

### DETAILS

- » You may choose either November or December 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.

## COMMUNITY CONNECTIONS

### PROJECT SUNSHINE

In July, Meritus Credit Union employees set out to spread random acts of kindness through our "Project Sunshine" initiative.

Each employee handed out an envelope at random locations in Acadia, Iberia, Lafayette, St. Martin and Vermilion parishes that included an inspirational message and varying amounts of money.

These small acts made big impacts. One woman used the money to bake brownies with her kids and another purchased medicine for her sick husband. Project Sunshine left us with dozens of unforgettable stories like these.

### STUFF THE BUS

Meritus Credit Union partnered with United Way of Acadiana for the Stuff the Bus school supply drive.

Over 360 items and \$145 were donated by our employees and members. This program impacted more than 350 educators and 26,000 students in our community.



## NEWS & EVENTS

### NEW EMPLOYEES

#### AMBER RICHARD

Amber joins our staff as a Member Support Agent. She is a Rayne High School graduate and loves spending time with her family and reading.



#### BIANCA CHARLES

Bianca, a graduate of Westminster Christian Academy, joins the team as a Teller at our Carencro Branch. She enjoys spending time with her family.



#### LISA HEBERT

Lisa is our new Employee Engagement Manager. She is a graduate of UL Lafayette and enjoys dancing and listening to live music.



#### JENNIFER ALLISON

Jennifer is a graduate of Eunice High School and loves spending time with her three sons. She joins the team as a Teller at our Crowley Branch.



#### LINCOLN NARCISSE

Lincoln joins the team as a Mortgage Loan Officer. He is a graduate of UL Lafayette and enjoys training basketball players, especially his daughters.





## BUYING YOUR VEHICLE STARTS HERE

Did you know you can apply for an auto loan from your phone? Applying for pre-approval is fast, easy and saves you the hassle of negotiating at the dealership. Visit the Meritus CU mobile app or [merituscu.net/autoloans](https://merituscu.net/autoloans) to get started. Our mobile app is available in the App Store® and on Google Play™.

## FAMILY & FRIENDS CAN BANK WITH US TOO

We're on a mission to serve our community and our biggest advocate is YOU. This holiday season, share the love and introduce your family to banking with Meritus Credit Union. Your immediate family is our family – no matter where they live. Don't forget your friends! If they live, work, worship or attend school in Acadia, Iberia, Lafayette, St. Martin or Vermilion parish, they can bank with us too. Invite them to open an account online at [merituscu.net](https://merituscu.net).



### FEATURED PRODUCTS

#### NEW AUTO LOANS

**5.00%**

AS LOW AS 5.00% APR<sup>3</sup>  
FOR 60 MONTHS

#### KASASA CASH® CHECKING

**4.00%**

4.00% APY ON BALANCES UP  
TO & INCLUDING \$15,000<sup>4</sup>

#### VISA® PLATINUM CREDIT CARDS

**7.90%**

AS LOW AS 7.90% APR<sup>3</sup>

For more information about our products and rates, visit us at [merituscu.net](https://merituscu.net) or call us at 866.989.2800.

<sup>1</sup>Visit [merituscu.net/teachergiants](https://merituscu.net/teachergiants) for terms and conditions. Grant recipients must use grant funds solely for the purpose described in their application. <sup>2</sup>Participants 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, Momentum loans, real estate 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 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. <sup>3</sup>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 9/1/2023 and are subject to change. Visit [merituscu.net](https://merituscu.net) for current rates. <sup>4</sup>With qualifications met; APY=Annual Percentage Yield. APY is for balances up to and including \$15,000. APY accurate as of 1/1/2023. 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, eStatements) and log-ons may be required to meet some qualifications. Limit of one (1) account per social security number. Contact a Meritus CU representative for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Apple and the Apple Logo are trademarks of Apple Inc. Google Play is a trademark of Google LLC.

## 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](https://www.merituscu.net)

### HOLIDAY CLOSINGS

Monday, October 9 - Columbus Day  
Friday October 20 - Crowley Branch closes at 12:00 pm  
Friday, November 10 - Veterans Day  
Thursday, November 23 - Thanksgiving Day  
Friday, November 24 - Branches close at 12:00 pm  
Friday, December 22 - Branches close at 12:00 pm  
Monday, December 25 - Christmas Day



Federally Insured  
by NCUA



Equal Housing  
Lender



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