

# CORE ESSENTIALS



## Join us for Meritus Credit Union's 65th Annual Membership Meeting!

This year we are celebrating our 65th Annual Meeting and you're invited! As a member, you are an owner of the credit union. At Annual Meeting, you receive an update on how the credit union is doing, plus you get an opportunity to meet staff, the Board of Directors and other fellow members. The evening will also include dinner and many door prizes.

**DATE**

Friday, March 29, 2019

**TIME**

Doors open at 5:30pm with a social at 6:00pm and the meeting beginning at 7:00pm

**LOCATION**

Le Pavillon, 1913 Kaliste Saloom Road, Lafayette

**TICKETS**

\$10 each, on sale at all branch locations beginning January 15, 2019.

**BOARD OF DIRECTORS NOMINATIONS**

The Board of Directors is a group of volunteers responsible for helping guide and oversee the direction of the credit union to ensure it operates in the best interests of its members. If you are interested in being a candidate, or want to nominate someone, you must file a petition with the Nominating Committee by February 12, 2019. Details are available online at [merituscu.net/annualmeeting](http://merituscu.net/annualmeeting).



**SAVE THE DATE!**  
**RUNNING OF THE RAMS 5K/1MILE**  
 Saturday, April 6, 2019 @ Scott Middle  
 Benefits Acadiana High School  
 Academy of Business

## VOLUNTEERS IN ACTION

Staff assisted at the Jeep Jaunt benefiting the American Lung Association, the FoodNet Food for Families Food Drive, LEF Pin Patrol, Habitat for Humanity's Women Build and donated Christmas gifts for the Salvation Army's Angel Tree gift program.



## TEACHER GRANTS AVAILABLE

\$250 Teacher classroom grants are still available now through April 2019! Applying is quick and easy, simply fill out a short form online. Learn more at [merituscu.net/teachergrants](http://merituscu.net/teachergrants).

## SAVE YOUR REFUND WITH A SHARE CERTIFICATE

There's no better feeling than knowing you've got the cash on hand to cover unexpected expenses (like flat tires, flooding etc.) and life emergencies (like a cut in work hours, disability or sudden job loss). Ideally, you should aim to have enough in your emergency fund to cover at least three months of living expenses. By saving a portion of your tax refund, you would be off to a great start! With a share certificate from Meritus Credit Union, you'd also get more bang for your buck. A share certificate (CD) earns you a fixed rate for a set term and can help you reach your savings goals quicker. Learn more at [merituscu.net/share-certificates](http://merituscu.net/share-certificates).

## \$13,000 IN SCHOLARSHIPS AVAILABLE

Annual scholarship opportunities are available to members of Meritus Credit Union. Scholarship rules and applications are available online at [merituscu.net/scholarships](http://merituscu.net/scholarships) and at all branch locations. For more information, contact the Marketing Department at (337) 989-2800.

### 2019 Meritus Credit Union Scholarship

**Application Deadline: February 28, 2019**

**Award: \$2,000 each (5 available)**

This scholarship is available to graduating high school seniors. Any member of Meritus Credit Union that meets the criteria is eligible to apply. Final selections will be made following a formal interview conducted by the scholarship committee.

### 2019 Lafayette Chapter of Credit Unions Scholarship

**Application Deadline: February 28, 2019**

**Award: \$1,000 (3 available)**

This scholarship is available to graduating high school seniors and currently enrolled undergraduate college or technical school students. Any member of Meritus Credit Union that meets the criteria is eligible to apply. A random drawing among all qualified applicants will be held to determine the recipient. Applications are accepted from several local credit unions throughout the Acadiana area. Immediate family members of current Meritus Credit Union Board of Directors, Supervisory Committee members and employees are not eligible to apply for these scholarships.





## NEWS & EVENTS

### VACATION & CHRISTMAS SAVINGS CLUBS

Each year members typically plan a vacation or purchase holiday gifts. Why not save a little at a time to avoid the stress of financing or finding the money all at once for these larger annual expenses? We offer Christmas Club and Vacation Club savings accounts to help. Visit a branch to add a club savings account.

- Open your savings account with a \$25 minimum deposit
- No monthly service fee
- Earn dividends on average daily balances of \$100 or more
- You decide how much to deposit and how often
- Make your deposit at a branch or automate it by scheduling direct deposit, payroll deduction or an automatic transfer
- Each year on May 31 (Vacation Club) and October 31 (Christmas Club), the funds in your club savings account will automatically transfer to your share savings account

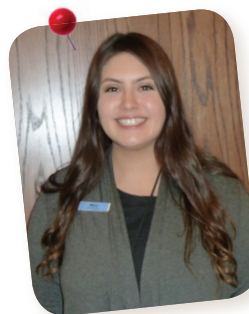


### ANNEX BUILDING UPDATE

Our annex building project at our main branch is almost complete! Thank you for your patience during this process and we look forward to this project being fully completed soon!

### START THE NEW YEAR WITH FINANCIAL PEACE

Are you prepared to take the first step to change your financial life forever? FPU is designed to teach you and your family how to get out of debt, stay out of debt and build wealth. The next course begins January 8! Learn more at [merituscu.net/fpu](http://merituscu.net/fpu).



**MACY CAMPOS** joins our team as a Teller at the Main branch.



**SHAWNA FALGOUT** joins our team as a Teller at the Iberia branch.



**BRANDI HARRISON** joins our team as Marketing Assistant.



**GEMMA ROBERTS** joins our team as Call Center Supervisor.

### FINANCIAL PEACE UNIVERSITY

Congratulations to Class #35 who graduated from their 9 week course and are on their way to financial success!



# HOLIDAY • LOAN • SPECIAL

HOLIDAY LOAN SPECIAL  
**4.69%**  
(AS LOW AS\*)

## HOLIDAY DEBT OVERSTAYING ITS WELCOME?

We're here for you! A low-rate loan can help you pay off your holiday expenses quicker. This special ends January 31<sup>st</sup> so act fast! Learn more at [merituscu.net/holidayloanspecial](http://merituscu.net/holidayloanspecial).



## SPRING SHRED DAYS ARE BACK!

Our annual spring shred days are back April 16 & 17. Save the dates! Learn more at [merituscu.net/springshredday](http://merituscu.net/springshredday).

## FEATURED SAVINGS & LOAN RATES

### SHARE CERTIFICATES

**2.25%**  
(2.25% APY\*\* FOR 36 MOS.)

### IRA'S

**2.25%**  
(2.253% APY\*\* FOR 36 MOS.)

### NEW AUTO

**3.00%**  
(AS LOW AS 3.00% APR\*  
FOR 36 MOS.)

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

\*Loans are available to credit worthy members for as low as the Annual Percentage Rates quoted. The APR on your loan may vary, based upon an evaluation of your credit worthiness and term of the loan. Rates are subject to change. Holiday Loan special applies to new personal loans drawn between November 1, 2018 and January 31, 2019 only. | \*\*Annual Percentage Yields quoted are declared by the Board of Directors and are subject to change. Dividends are posted and compounded according to the terms of the certificate agreement. Fees may reduce earnings on your account. Minimum average daily balance of \$100.00 required to earn stated APY for Share Savings and IRA Share Savings. All rates as of 11/26/2018. Visit [merituscu.net](http://merituscu.net) for current rates.



## CONNECT

### LAFAYETTE BRANCH

515 Guilbeau Road | Lafayette, LA 70506

#### Lobby

Monday - Friday | 8:30 a.m. - 5:00 p.m.

#### Drive-Thru

Monday - Thursday | 8:30 a.m. - 5:00 p.m.  
Friday & LPSS Paydays | 8:30 a.m. - 5:30 p.m.

#### 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 a.m. - 5:00 p.m.

#### Drive-Thru

Monday - Thursday | 8:30 a.m. - 5:00 p.m.  
Friday & LPSS Paydays | 8:30 a.m. - 5:30 p.m.

#### Contact Numbers

Phone (337) 896-2900 | Fax (337) 896-9200

### ACADIA BRANCH

331 Odd Fellows Road | Crowley, LA 70526

#### Lobby

Monday - Friday | 8:30 a.m. - 5:00 p.m.

#### Drive-Thru

Monday - Thursday | 8:30 a.m. - 5:00 p.m.  
Friday & APSB Paydays | 8:30 a.m. - 5:30 p.m.

#### Contact Numbers

Phone (337) 785-0810 | Fax (337) 785-0201

### IBERIA BRANCH

1101 Parkview Drive | New Iberia, LA 70563

#### Lobby

Monday - Friday | 8:30 a.m. - 5:00 p.m.

#### Drive-Thru

Monday - Thursday | 8:30 a.m. - 5:00 p.m.  
Friday & IPSB Paydays | 8:30 a.m. - 5:30 p.m.

#### Contact Numbers

Phone (337) 335-1100 | Fax (337) 335-1103

### BONJOUR TELEPHONE BANKING

(800) 291-3867

### ONLINE & MOBILE BANKING

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

### HOLIDAY CLOSINGS

Tuesday, January 1 - New Year's Day  
Monday, January 21 - Martin Luther King, Jr. Day  
Tuesday, March 5 - Mardi Gras



# MERITUS CREDIT UNION

