

CORE ESSENTIALS



SEAS THE SAVINGS AND SAIL AWAY WITH A CRUISE FOR TWO!

We've always done our best to provide some of the best loan rates around for our members, but this spring we will be sweetening the deal even further. Seas the Savings is back! From April 1- June 28, take advantage of our low rate financing and borrow a minimum of \$25,000 for ANY vehicle (new or used) and we'll give you a cruise vacation for two!*. That's right. You and a guest could be sailing away on the trip of a lifetime.

FINANCE YOUR VEHICLE IN 3 EASY STEPS:

1. Call, visit or go to merituscu.net to get pre-approved financing before you shop the lot.
2. Visit your dealer, choose your vehicle and leave with the keys.
3. Visit the credit union to finalize your loan and receive your cruise certificate.

Be sure to also ask our team members about our GAP and warranty options. GAP insurance protects you against unexpected expenses that regular auto insurance may not cover and our extended warranties protect you from the unexpected, high cost repairs that usually occur after the manufacturer's warranty has expired. Select

these options at the same time you apply for your loan and we can roll in the premiums to your monthly loan payment.

HOW DOES THE CRUISE WORK?

Cruise certificates would entitle you and your guest to a 5 day, 4 night cruise vacation for two to Mexico, the Bahamas, or the Western Caribbean aboard a Super Luxury Liner from major cruise lines, primarily Carnival®. Your cruise vacation would include all onboard gourmet meals and snacks, 24 hour complimentary room service, dozens of exciting shipboard activities, a wide range of nightly entertainment and fabulous ports to visit and shop.

*Members of Meritus Credit Union that finance a minimum of \$25,000 for new or used vehicles from April 1- June 28, 2019 are eligible. The promotion is limited to auto loans only. At loan closing, member will receive a cruise vacation certificate for two per qualifying auto loan. Members closing jointly with one or more persons will receive only one certificate. Certificate recipient is responsible for: 1) a one-time registration fee of \$19 per person (certificate is transferable prior to registration, during registration period), 2) port charges, taxes, customs and fulfillment fees of \$39.60 per day/per person, 3) transportation to and from the port, 4) any applicable identification and 5) any applicable incidental/gratuity charges and/or fees. See certificate for full details. Visit merituscu.net for Official Promotion Rules and eligibility.

REQUEST YOUR FREE ANNUAL CREDIT REPORTS

You are entitled to a free credit report from Equifax, Experian and TransUnion each year. Request your reports from the official website annualcreditreport.com or call 1-877-322-8228.

Stagger the ordering of these reports so you can monitor your information throughout the year.

FREE SPRING SHRED DAY AT ALL BRANCHES

With tax and spring cleaning seasons upon us, we are once again hosting our free spring shred day! Prevent dumpster divers from getting their hands on your sensitive information by shredding papers containing confidential information—particularly Social Security numbers, credit card offers and statements. It only takes seconds to shred, but 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 secure bins at the Carencro and Acadia branches. This event is on a first come, first serve basis and will run for the scheduled time or until the shredding truck reaches its capacity.

Shredding is limited to 3 boxes/bags of paper documents per vehicle. Do not include electronics, CDs, plastics or other non-paper items. Drive-thru service will be rescheduled if inclement weather arises.

LAFAYETTE BRANCH

Friday, April 12, 2019
12:00PM- 3:00PM
515 Guilbeau Rd.
(drive-thru service)

CARENCRO BRANCH

Friday, April 12, 2019
12:00PM- 3:00PM
724 Veterans Dr.
(secure bin inside lobby)

ACADIA BRANCH

Friday, April 12, 2019
12:00PM- 3:00PM
331 Odd Fellows Rd.
(secure bin inside lobby)

IBERIA BRANCH

Friday, April 12, 2019
12:00PM- 3:00PM
1101 Parkview Dr.
(drive-thru service)

ANNEX BUILDING UPDATE

Meritus Credit Union is excited to announce that our new administrative annex project is complete! Portions of our back office staff have moved and begun to work out of the new building and the remaining space will allow for room to grow in the future. Please continue to pardon our progress as we are also updating portions of the original branch as well. Stay tuned as we will soon announce a "Grand Opening" date for the new annex. Thank you for your patience and understanding during this process. We value your support and trust you've placed in Meritus Credit Union.



PUT THE EQUITY IN YOUR HOME TO WORK

Now is a great time to apply for a home equity line of credit loan through Meritus Credit Union. With a home equity loan, you can take cash out to improve your house, send your child to college or even take a dream vacation. Our home equity loans have a low rate, no closing costs*, and the interest is often tax deductible (consult your tax advisor).

Here's how it works:

- You apply one time. It's quick, easy and fee free.*
- Borrow up to 90% of your available equity.
- When you need cash, simply give us a call.

Call, come by a branch, or visit us online at merituscu.net/heloc to learn more.

*There 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-\$550.00. Early payoff (less than three years) requires repayment of fees. Adequate property insurance must be maintained.



SKIP A PAYMENT ON YOUR LOAN THIS SUMMER

Get extra cash for your summer vacation, home projects and other needs when you skip a payment on your vehicle or personal loan.¹ Request forms will be available at all branch locations beginning April 15, 2019.

- If you have more than one loan, you can skip a payment on each loan (excludes lease-like loans, freedom loans, real estate loans and credit cards)¹
- Choose June, July or August to skip your payment
- Include a \$29.00 processing fee per loan payment skipped

¹Final loan payment will be extended by one month. You must resume making your regular payments the month following your skipped payment. Interest will continue to accumulate on your loan during the month you skip your payment. Loans covered by default protection are not eligible for Skip-A-Payment. Excludes lease-like loans, freedom loans, mortgages, home equity, and Visa credit cards. If you have chosen GAP coverage on your auto loan and choose to take advantage of the Skip-A-Payment promotion, your coverage may be affected. Only two Skip-A-Payments are allowed per year per loan. If your 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.

YOUTH SAVINGS WEEK IS APRIL 15-19

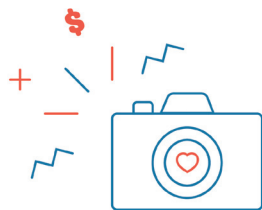
Bring your child or grandchild to the credit union April 15-19 as we celebrate National Credit Union Youth Week. This year's theme is: "The future is yours... Picture it! Save for it! Share it!" We'll have prizes for new accounts and saving. Stop by any branch between 8:30am and 5:00pm daily to get in on the action.

Open a Youth Savings Account

Give your child the lifelong gift of having their own savings account. Open the account with their social security number and a minimum \$25 deposit (no fees). Kids 0-12 will be enrolled in our Kirby Kangaroo Club. For every \$5 saved, they will earn a Kirby Buck that can be redeemed for cool rewards.

Earn Prizes & a T-Shirt

When your child (0-18) makes a deposit into their savings account during Youth Week, they will earn a treat bag and if they deposit \$25 or more they will also receive a t-shirt (quantities and sizes limited).



The Future is Yours

Picture it! ♥ Save for it! + Share it!

DANIELLE PROSPERO

joins our team as an Asset Recovery Representative.



MARTIN VASQUEZ joins our team as Vice President of Lending.



MCKENZEE VENABLE

joins our team as a teller at our Iberia branch.

CAREER CONNECTIONS

Meritus Credit Union visited with more than 4,000 high school students about credit union careers and financial education.



It's free checking that
**REWARDS YOU
IN CASH.**

#AskForKasasa

KASASA CHECKING COMING SOON

We'll be offering Kasasa checking accounts beginning in late Spring! Enjoy free checking and rewards every month. Learn more at merituscu.net/kasasachecking.

VISA CREDIT CARDS
7.90%
(AS LOW AS*)



WHO HAS LOW CREDIT CARD RATES? WE DO!

Meritus Credit Union has some of the lowest credit card rates and fees in Acadiana! Stop paying more with a high interest rate credit card and switch to us. Apply online today!

FEATURED SAVINGS & LOAN RATES

SHARE CERTIFICATES

2.50%
(2.50% APY** FOR 36 MOS.)

IRA'S

2.50%
(2.50% APY** FOR 36 MOS.)

NEW AUTO

3.25%
(AS LOW AS 3.25% 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.

*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. **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 2/26/2019. Visit 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

HOLIDAY CLOSINGS

Friday, April 19 - Good Friday/Easter
Monday, May 27 - Memorial Day



MERITUS
CREDIT UNION

