

# CORE ESSENTIALS

## SKY'S THE LIMIT KASASA CHECKING

How do you want to be rewarded each month?

## KASASA CHECKING ACCOUNTS AVAILABLE NOW!

Meritus Credit Union is excited to bring you three free and fantastic checking accounts that reward you for using them!\* Kasasa Cash®, Kasasa Cash Back®, and Kasasa Tunes® are designed to offer three unique ways for you to earn cash on your checking account. This way, you can choose the one that best matches your spending habits to maximize your rewards.

These Kasasa accounts are always free. There's no monthly maintenance fee, and no minimum balance requirements – plus, you'll earn refunds on ATM withdrawal fees, nationwide! Ready to be rewarded with more cash? Then consider these three new options:

### **KASASA CASH**

*Perfect for those who often maintain higher balances.* Earn 3.00% APY\* on your balance (up to \$15,000), by meeting easy qualifications. With this account you still earn 0.05% even if qualifications aren't met!

### **KASASA CASH BACK**

*Great for those who make lots of purchases with their debit card.* Get 3.00% Cash Back on debit card purchases (up to \$300 monthly), earning up to \$108 cash back per year (\$9 per month).

### **KASASA TUNES**

*Fantastic for those who make frequent iTunes®, Amazon.com®, or Google Play™ purchases.* Earn up to \$10 in refunds for iTunes, Amazon, or Google Play purchases every month. Get \$20 in refunds for these purchases as a bonus when you open this account.

### **WHAT'S THE CATCH?**

Qualifying for these awesome rewards is easy! There are no outrageous hoops to jump through. In fact, you probably already do these things. Each monthly cycle, simply: make at least 12 debit card purchases, be enrolled in eStatements, and be enrolled in, and log into, online banking. To learn more, call, stop by a branch or visit [merituscu.net/kasasachecking](http://merituscu.net/kasasachecking).

\*Visit a branch or website to learn full details.

### HELP US STUFF THE BUS

We're collecting school supplies in support of United Way of Acadiana's annual Stuff the Bus campaign July 8- August 2. Drop off donations at any branch!

## IT'S OUR ANNIVERSARY!

Meritus Credit Union is turning 65 and we want to thank you for your support! Meritus Credit Union began in 1954 as Lafayette Parish Teachers Federal Credit Union, helping Lafayette Parish school teachers with their banking needs. Today, Meritus Credit Union now serves five parishes and continues to meet the banking needs of our community. We are proud of our education heritage and will continue our dedication to providing the best value in banking for our members. Enjoy the celebration with us July 15-19, 2019 with giveaways on our Facebook page, swag bags for new Kasasa accounts opened and special sweet treats.

### FACEBOOK GIVEAWAY

Like us on Facebook to find out how to enter our anniversary giveaway. We will be giving away \$65 each day July 15-19!

### RECEIVE A SWAG BAG

July 15-19 only! Members will receive a Meritus swag bag when opening or converting to a Kasasa checking account.\*

### SWEET TREATS

Join us for a free sweet treat to help us celebrate our birthday! Stop by any branch on Thursday, July 18th to get a special Meritus anniversary cookie while supplies last. Visit [merituscu.net/anniversary](http://merituscu.net/anniversary) for more details.

Meritus Credit Union wouldn't be here today if it were not for the trust members place in us. We continue to guide our credit union by the principles that we were founded on in 1954, people over profits, education and great service. Thanks for your support!

\*Swag bags apply to new or converted Kasasa checking accounts opened July 15-19, 2019. Quantities are limited. 1 bag per member.

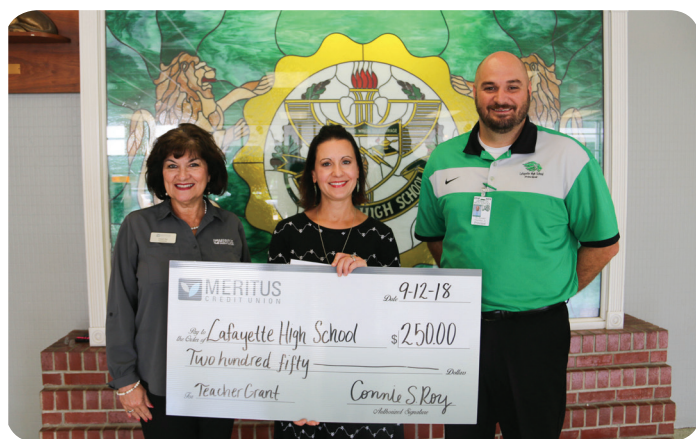
## FALL SHRED DAY

Save the Date for our free Shred Day this Fall! Free document shredding will be available at all branches on October 17. Stay tuned for more details.



## TEACHER GRANTS ARE BACK!

At Meritus Credit Union we love teachers! We know that great teachers are always looking for ways to expand their instruction and engage students—but it can be expensive. That's why we are very excited to continue offering Teacher Classroom Grants. Every month starting this September through April, we will be awarding five \$250 grants to teaching staff in Acadia, Iberia, Lafayette, St. Martin and Vermilion Parishes. The award will assist teachers with classroom needs during the school year and may be used for classroom materials, positive behavior incentive rewards, classroom makeovers or other related items that will impact student success.



### HOW TO APPLY

Visit [www.merituscu.net/teacher-grants](http://www.merituscu.net/teacher-grants) to apply each month. Eligible applicants may either complete and submit the form on the website or print and mail to 515 Guilbeau Road, Lafayette, LA 70506. Applications are due by the last business day of each month and award winners will be announced by the 5th business day of the following month on our website and Facebook page.



## NEWS & EVENTS

### 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.<sup>1</sup> Request forms are available at all branch locations now.

- 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)<sup>1</sup>
- Choose June, July or August to skip your payment
- Requires a \$29 processing fee per loan payment skipped

<sup>1</sup>Final 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.



### BACK TO SCHOOL SHOPPING SPREE GIVEAWAY

Once again we're hosting a Back to School Shopping Spree Giveaway. We'll be taking 10 lucky teachers on shopping sprees this year before school starts. Entrants will be eligible to win 1 of 10 \$250 shopping sprees for their classroom. Like and follow our Facebook page ([www.facebook.com/merituscu.net](http://www.facebook.com/merituscu.net)) to find out how to enter!



#### LOGAN BOUDREAUX

joins our team as a Teller at the Acadia branch.



#### SAMANTHA DEVILLE

joins our team as a Member Service Rep at the Iberia branch.



#### HOSPICE OF ACADIANA PARTNERSHIP

We partnered with Hospice of Acadiana to support their annual "Hit the Road" raffle by providing a

sponsorship and using our branches as locations where tickets were sold. We love being able to provide support to the communities we serve.

#### VOLUNTEERS IN ACTION

Team members volunteered at Lafayette Animal Shelter and Control Center cleaning kennels, feeding the dogs and assisting with adoptions.







## BACK TO SCHOOL LOAN.

Kids will be heading back to school before you know it! A personal loan would be perfect for helping to purchase any items that will help the student(s) in your life start the year off right! Learn more at [www.merituscu.net/back-to-school-loan](http://www.merituscu.net/back-to-school-loan).



## LET US HELP YOU ROLL INTO YOUR NEXT VEHICLE.

Our credit union is the perfect place to finance your next vehicle. Visit us for competitive rates and excellent personal service. Apply for pre-approval online or in person today!

## FEATURED SAVINGS & LOAN RATES

### RV/BOATS

**4.00%**  
(AS LOW AS 4.00% APR\*)

### KASASA CASH

**2.95%**  
(3.00% APY\*\* ON BALANCES UP TO \$15,000)

### SHARE CERTIFICATES

**2.50%**  
(2.50% APY\*\* 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. 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. All rates as of 6/24/2019. Visit [www.merituscu.net](http://www.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

Thursday, July 4 - Independence Day  
Monday, September 2 - Labor Day



**MERITUS**  
CREDIT UNION

