

# CORE ESSENTIALS



## A YEAR OF GROWTH

For many, 2020 provided countless opportunities for personal growth...and here at the credit union it's been no different. We'd like to take a moment to look back at the accomplishments of our staff and community, and to appreciate how everyone has adjusted to life outside their comfort zone.

### PASSING THE BATON

Our previous Chief Executive Officer surprised everyone when she announced her retirement. Mrs. Connie Roy had been part of the credit union family for 32 years, serving the last 20 of those as Meritus CU's CEO. In September, we invited well-wishers to take part in a drive-by farewell parade and a small celebration featuring a special congratulations video from her mentor, Dave Ramsey.

Our former Chief Administrative Officer, Brian Leger, has since taken over as CEO and has already weathered natural disasters and a global pandemic in his tenure so far. Despite the challenges, he has expertly navigated this difficult time, ensuring credit union services have remained available to all even in times of crisis.

### GIVING TO LOCAL ESTABLISHMENTS

Motivated by the resilience and need in our community, we wanted to focus on supporting on local organizations to ensure their continued survival.

During Teacher Appreciation Week, we doubled our gift-giving efforts from 5 teachers a day to 10 teachers a day. Instead of a generic \$50 gift card, each winner received a \$50 gift card to a local establishment.

The overall strategy was a win-win for our teachers, and for the small businesses who received a total infusion of \$2,500 to help keep the doors open. In the end, we were thrilled at the response of our teachers and truly hope this helped stave off financial shortfalls for each of the businesses who participated.

You can read more about this effort, and how two Acadiana businesses have found success during the pandemic at [merituscu.net/blog](https://merituscu.net/blog).

### LOOKING FORWARD TO THE FUTURE

Throughout all the challenges and lessons learned, we anticipate an even better 2021 with the insight we have gained as a society: the importance of family and stopping to smell the roses or taking a moment for self care.

We will not take for granted the absolute pleasure of seeing a friend or long-distance family member, free of masks and social distancing. We won't take for granted the excitement of traveling in airports, without having to douse our hands and children with hand sanitizer. The good news is we are closer to the end than the beginning of our shared challenges, which means 2021 still has the opportunity to be outstanding.



## GIVE YOURSELF THE GIFT OF FINANCIAL PEACE

Saving more and spending less rank consistently in the top five New Year's resolutions for many Americans. If you've resolved to get your financial life together but aren't sure where to begin, consider signing up for our next Financial Peace University session.

In this nine-week program, you'll get familiar with the seven baby steps that lay out your path to change, make sure your costs are covered in case of an emergency, and find out how to build wealth so that you can live—and give—like no one else!

### CONGRATULATIONS TO FPU CLASS #40 GRADUATES



This was our first class held entirely via Zoom, and in just nine short weeks our participants paid off a whopping \$43,302 in non-mortgage debt!

### ARE YOU READY TO TAKE CHARGE OF YOUR FINANCES?

Our next session will meet virtually on Tuesday evenings from 6:00 pm - 7:00 pm, beginning January 19 through March 16, 2021. You can learn more about the program and register to attend by visiting [merituscu.net/fpu](https://merituscu.net/fpu).

## SCHOLARSHIPS AVAILABLE

If you or someone you know will count themselves among the high school graduating class of 2021 (or are currently enrolled in an undergraduate program), we are pleased to announce that we are once again offering opportunities to earn scholarship money to offset the costs of continuing education. Applications are being accepted now through March 1, 2021 for the following:

### MERITUS CREDIT UNION SCHOLARSHIP PROGRAM

We are offering a total of \$12,000 in scholarships to eligible<sup>s</sup> graduating high school seniors (two recipients from Lafayette Parish and one recipient from each of the other parishes we serve). Each of the six recipients will receive a \$2,000 (\$1,000 per semester) 1-year scholarship, which can be used for any school-related expenses.

### LAFAYETTE CHAPTER OF CREDIT UNIONS SCHOLARSHIPS

The Lafayette Chapter is offering (3) \$1,000 scholarships to eligible<sup>s</sup> students from participating credit unions. Awardees may use the funds for any school-related expenses.

#### SCHOLARSHIP INFORMATION

**Deadline:** Monday, March 1, 2021  
**Submit to:** Meritus CU Scholarship Committee  
Attn: Community Development Manager  
515 Guilbeau Road  
Lafayette, LA 70506  
**Contact:** Community Development Manager  
337.989.0499 x319

**Please visit us at [merituscu.net/scholarships](https://merituscu.net/scholarships) to learn more about the selection process, or for eligibility and application materials.**

## ANNUAL MEETING

Our 67th Annual Meeting is scheduled for Wednesday, March 31, 2021. As with our 66th Annual Meeting, this will only be the business portion of the event as a safety precaution.

The event will take place at 10:00 am in the Main Branch Annex Training Room at 515 Guilbeau Road in Lafayette. If you would like to attend, please RSVP by Friday, March 12, 2021 to [communications@merituscu.net](mailto:communications@merituscu.net) or by calling us at 337.989.0524.

# THE NEW FACE OF YOUTH ACCOUNTS

For years Kirby Kangaroo has helped our young members learn to save and rewarded them for their efforts. While we will miss that familiar bouncy smile, we're excited to introduce someone that YOU helped select as our newest guide to helping kids practice saving and money management: Oaklee Owl.



Oaklee will head up our new Wise Kids Savings Accounts for children aged 0-12, and we will begin to phase out Kirby for our existing members.

In the near future, we'll share updates with our youth account members and their parents on what to expect with the new and exciting changes. If you or someone you know would like to open a youth savings account and learn how to make the most of your (or their) money, please visit us at [merituscu.net/youth](https://merituscu.net/youth) or make an appointment at the branch nearest you.

## VOLUNTEERS IN ACTION

Giving is part of our culture, and end of year generosity was at an all-time high to close out an exceptionally challenging year.

In November we kicked off our LIVE United Campaign in support of United Way of Acadiana. The two-week long staff event raised more than \$13,000, which will be used to provide essential resources to area residents.

In December we held donation drives to benefit [FoodNet](#), a local food bank run by [Catholic Charities of Acadiana](#), and Salvation Army's Angel Tree project, which provides Christmas gifts to children and families throughout the country.

We also partnered with [Foster the Love Louisiana](#) as part of the Lafayette Chapter of Credit Unions' service project, providing pajamas for "First Nights Bags" for foster children.

Often times, kids transition to foster care with few or no personal items. Foster parents may be given limited time to prepare for the arrival of a child placed in their home, making the first nights hectic and stressful for everyone. (story continues at right)

## NEWS & EVENTS

### KAMI AGUILLARD

Kami has joined our team as a Teller at the Crowley Branch. She loves LSU and reading.



### RENEE HARRISON

Renee is a gardening enthusiast who hails from New Mexico. She joins our Carencro Branch team as a Teller.



### SPECIAL DELIVERY

Meritus Credit Union Ambassadors received a special treat during the holiday season.

Even though it's been a challenging year, we wanted to thank our partners for their continued support.



### VOLUNTEERS IN ACTION (CONT'D)

To help make things easier, these "First Nights Bags" are reusable overnight bags filled with clothing and hygiene essentials given to children as they enter care.

Read more about how we're investing in the community at [merituscu.net/blog](https://merituscu.net/blog).





## YOU DESERVE A LOW RATE

It's hard out there for a person seeking reasonable interest rates. Put your membership to work and apply for a Visa credit card with no annual fees, no balance transfer fees, no cash advance fees, and a low everyday purchase rate to help you keep more of your money where it belongs—in YOUR wallet.



## SAVE MONEY ON YOUR NEW (TO YOU) RIDE

Between drive-thru dining to drive-by celebrations, we're spending a lot more time in the car these days. If you've been thinking it's time to get serious about your search for a new vehicle, contact us about getting preapproved for an auto loan with lower rates than the big guys. Don't miss out on the opportunity to save—one of the many benefits of being a member!

### FEATURED SAVINGS & LOAN RATES

**AUTO LOANS**  
**3.29%**  
 AS LOW AS 3.29% APR\*  
 FOR 60 MONTHS

**HOME EQUITY (HELOC)**  
**4.00%**  
 AS LOW AS 4.00% APR\*  
 FOR 120 MONTHS

**KASASA CASH**  
**3.00%**  
 3.00% APY<sup>1</sup> ON BALANCES  
 UP TO & INCLUDING \$15,000

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

Listed rates as of 12/29/2020 and are subject to change. Visit [merituscu.net](http://merituscu.net) for current rates. Meritus Credit Union is an Equal Housing Lender and is federally insured by NCUA. Your savings are insured to \$250,000 per account. \*Loans are available to creditworthy members for as low as the Annual Percentage Rates (APR) quoted. 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. Rates are subject to change. <sup>1</sup>Average daily balances up to and including \$15,000 receive an APY of 3.00%. Average daily balances over \$15,000 earn a dividend rate of 0.24% on the portion of the average daily balance over \$15,000, resulting in a range from 3.00% to 0.61% APY depending on the account's average daily balance. When linked to a Kasasa Saver account, the dividends earned within the Kasasa Cash account do not compound since it, along with any nationwide ATM withdrawal fee reimbursements are, automatically transferred to the Kasasa Saver account within one day. This automatic transfer may cause an overdraft to your Kasasa Cash account, if the account balance is less than the transferred amount when the transfer occurs. Membership restrictions may apply. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. Qualifications and rewards may vary by account. \$25 minimum deposit is required to open the account. Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of Kasasa Saver's linked Kasasa Cash, Kasasa Cash Back or Kasasa Tunes account's qualifications. Limit of one (1) account(s) per social security number. There are no recurring monthly maintenance charges or fees to open or close this account. A linked Kasasa Saver account is required for automatic savings. Contact one of our credit union service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. <sup>4</sup>Immediate family members of current Meritus Credit Union Board of Directors, Supervisory Committee Members, and current employees are not eligible for the scholarship. For additional eligibility requirements, please visit [merituscu.net/scholarships](http://merituscu.net/scholarships)

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

### HOLIDAY CLOSINGS

Friday, January 1 - New Year's Day  
 Monday, January 18 - Dr. Martin Luther King Jr. Day  
 Tuesday, February 16 - Mardi Gras  
 Friday, April 2 - Good Friday / Easter



Federally insured by the NCUA



Equal Housing Lender



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