

CORE ESSENTIALS



SELF CARE ON A BUDGET

What comes to mind when you think of the words “self care”? If you picture a luxurious bubble bath with candles and essential oils, you’re not alone...but self care can be so much more than that. If you’re new to the self-care philosophy, the basic idea is to take some time away from the chaos of daily life, slow down, and make time to check in on our bodies and minds. This in turn allows us to operate at our best, reduce stress, and lead happier lives.

There is no shortage of information on the Internet about self-care techniques, and with all the possibilities, fitting a recharge into any budget is not as much of a challenge as one might think. To help, we have curated a list of budget-conscious ways you can incorporate self care into your routine based on the seven pillars of self-care:

MENTAL/INTELLECTUAL

Cultivating a healthy mindset through personal growth, continuous pursuit of education, engaging in new things, and practicing mindfulness.

EMOTIONAL

Developing a greater awareness of your feelings and emotions, dealing positively with stress, and cultivating a sense of compassion, kindness and a love for ourselves and others.

PHYSICAL

Carving time out for your fitness and improving sleep habits, managing stress, practicing good hygiene and getting proper nutrition.

(continued on back cover)



TEACHER GRANTS ARE RETURNING

After a brief hiatus, we are pleased to announce that Teacher Grants are returning for the 2021-22 academic year.

CHANGES FOR THIS YEAR

- » Grants will be awarded twice a year (once in the fall and once in the spring).
- » A total of ten \$250 grants will be awarded for each application period.**

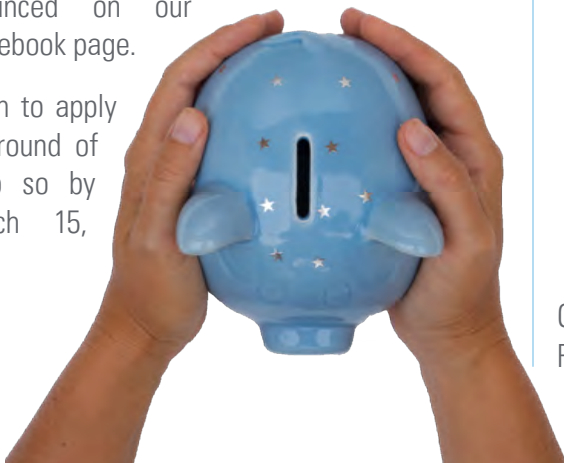
Funds received from this grant may go toward purchasing classroom materials, positive behavior incentives, classroom makeovers, or other related items to impact student success.

HOW TO APPLY

Visit merituscu.net/teacher-grants to apply by Friday, October 15, 2021 for the first round of grants. Eligible applicants may complete and submit the form on our website for consideration.

Fall award winners will be personally contacted and then publicly announced on our website and facebook page.

Those who wish to apply for the Spring round of grants may do so by Tuesday, March 15, 2022.



SCHOLARSHIP WINNERS

Every year we are proud to give back to our hard-working students by awarding six \$2,000 scholarships to eligible members graduating from high schools in Acadia, Iberia, Lafayette, St. Martin and Vermilion parishes.



Please join us in celebrating these incredible scholarship winners, wishing them luck for their bright futures ahead:

- » Bryce Stevens
- » Cameron Theyard
- » Caylin Trahan
- » Hannah Dickerson
- » Joshua Listi
- » Thomas Morris

Read more about our recipients and their achievements at merituscu.net/blog. Applications for 2022 scholarships will open in January and will be posted on our Scholarships page.

TAKE A VACATION FROM 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!

Request forms are available at all branch locations now or can be printed from merituscu.net/skipapayment.

SOME THINGS TO REMEMBER:

- » You may choose from the months of June, July or August to skip your payment.
- » For borrowers with more than one loan, you may skip a payment on each eligible loan.*
- » A small \$29 per loan fee must accompany request forms and your account must be in good standing to take advantage of this offer.

Call or visit a branch near you to complete your Skip-a-Payment request form today.

MAKE A GRAND COMEBACK THIS FALL

We know you're not ready to think about back to school (or maybe you're excited and ready to get the kids out of the house)...but this year we're combating the back to school blues with a sweet deal you won't want to miss:

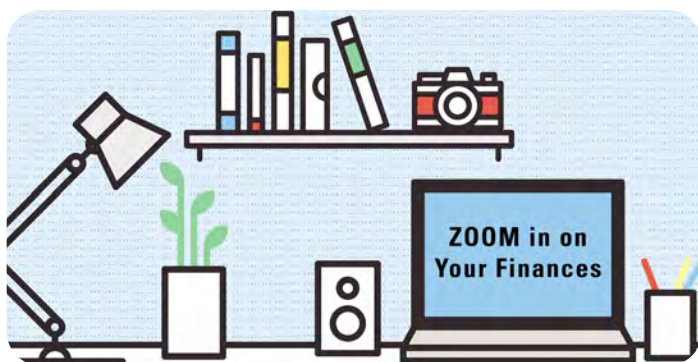
Between July 15 - September 15, 2021, qualifying members will be entered to win a grand prize of \$1,000 cash PLUS \$1,000 to donate to a school of their choice.†

HOW TO QUALIFY

Members have the opportunity to earn entries based on the following:

- » Receive one entry when you register with CreditSense (those already registered will receive automatic entry).
- » Receive one entry for every five swipes with your Kasasa Checking Account debit card.
- » Receive 10 entries for each Back-to-School loan booked during the promotional period.

Don't miss out on this opportunity to get extra cash for your back to school shopping and give back at the same time. Call us at 800.989.2800 or visit merituscu.net/grandcomeback to learn more.



FINANCIAL LITERACY UPDATES

Commitment to providing financial resources and tools to help our members is in our DNA. In June, we hosted two Zoom sessions for our members in education on how to navigate retirement in the school system, financial trends forecasted for the Acadiana economy, and more.

NEWS & EVENTS

DANA BERGERON

Dana is a former Acadiana Ram and alum of Remington College. She joins our growing team of call center representatives and is our resident cow enthusiast.



JASMINE FUSILIER

Jasmine is our newest face on the teller line at main branch. She also attended Acadiana High and loves a good DIY project in her downtime.



HEATHER DEVALCOURT

Heather is returning to the Meritus family as our administrative project coordinator. She graduated from Carencro HS and UL Lafayette, and is learning to channel her inner Bob Ross with watercolor.



KENYATTOR KING

Kenyattor is a student at UL Lafayette and hails from New Orleans. He enjoys sports and writing, and he hopes to take a cross country road trip to explore the US with his dog Nola.



(continued from front cover)

ENVIRONMENTAL

Visiting environments where you can work comfortably, take in beautiful scenery, smell the roses, or feel the cool breeze on your skin.

SPIRITUAL

Participating in activities or practices that bring a sense of meaning to your life and nourish your soul.

RECREATIONAL

Taking time out to immerse yourself in hobbies, activities, and new experiences.

SOCIAL

Building relationships with regular connection and healthy boundaries.

THE BENEFITS OF TAKING ACTION

Overall, tending to, investing in and prioritizing your self-care can have a profound impact on your life.

Meritus CU member and licensed counselor Jaime Normand agrees, "Many of my clients have difficulties with self-care, which is often a main source of their emotional, physical and mental pain...I like to use the analogy of a wheel: if you are uncentered, everything is out of whack and unbalanced. Taking care of yourself puts you at the center of the wheel so you can support and balance everything else."

You can read more about each of the pillars of self care, and what you can do to focus on each one at merituscu.net/blog.



FEATURED SAVINGS & LOAN RATES

VISA PLATINUM

9.90%

AS LOW AS 9.90% APR¹¹ ON PURCHASES

RV / BOAT / TRAILERS

4.50%

AS LOW AS 4.50% APR¹ FOR 48 MONTHS

MORTGAGE

2.50%

AS LOW AS 2.50% APR¹ FOR 180 MONTHS

For more information about all of our rates and loan products, contact us today at 866.989.2800 or merituscu.net.

*Participants of this promotion 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, freedom loans, mortgages, home equity, 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. **Two grants will be awarded to teachers in each parish of our service area (Acadia, Iberia, Lafayette, St. Martin and Vermilion) unless we fail to receive enough applicants from one or more parishes. If there are fewer applicants than awards for a particular parish, a winner will be chosen from the entire pool of candidates for the application period. ¹ School must be located within one of our five parishes: Acadia, Iberia, Lafayette, St. Martin or Vermilion. ¹¹ Annual Percentage Rate (APR) is based on creditworthiness. Your APR, including any promotional APR, will be determined based on our internal credit criteria. Periodically we evaluate your credit information and at such time, your APR for any new balance is subject to change. Minimum and maximum credit limits apply. ¹² Your APR will be determined based on our internal credit criteria. Listed APR's assume excellent credit rating. Minimum and maximum loan amounts or credit limits may apply. Your APR may differ based on your loan amount, repayment method, and other factors. APR examples shown above do not include the \$35 Document Preparation Fee that is charged with this type of loan. Actual APR could be higher. ¹³ Loans are available to creditworthy members for as low as the Annual Percentage Rates (APR) quoted. Listed APR's 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. Meritus Credit Union is an Equal Housing Lender. All rates as of 6/1/2021. Visit merituscu.net for current rates.

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

HOLIDAY CLOSINGS

Monday, July 5 - Independence Day (observed)
Monday, September 6 - Labor Day



Federally insured by the NCUA



Equal Housing Lender



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