

# CORE ESSENTIALS



## STRETCH YOUR BUDGET WITH KASASA CASH BACK CHECKING

With prices increasing for gas, food and other basic necessities, it seems avoiding the effects of inflation are nearly impossible. We understand that budgeting is a lot more challenging when your expenses are costing more than ever. One way to stretch your budget and make your money go further is to open a free Kasasa Cash Back Checking account!

### WHAT IS A KASASA CASH BACK ACCOUNT?

Think of our Kasasa Cash Back checking account as your money's new best friend. This is a completely free checking account that earns 3.00% cash back on debit card purchases up to \$300 monthly\*. Plus, there's no maintenance fee or balance requirement.

### HOW DO I QUALIFY FOR REWARDS?

Qualifying for rewards is easy. We simply ask that you enroll in e-statements and during each monthly qualification cycle, log into online banking at least once and make a minimum of 12 debit card purchases. That's it!

### HOW CAN A KASASA CASH BACK ACCOUNT HELP ME?

Let's run some numbers. If you spend \$300 in purchases

monthly, you'll receive \$9 per month. That's up to \$108 cash back per year! The extra cash you could earn back might help with your budget or even your savings goals.

### WHAT'S THE CATCH?

There isn't one. Really! Even if you don't meet your qualifications during the monthly cycle, your Kasasa Cash Back account is still free. Plus, you can get right back to earning your full rewards the very next month.

### WHERE DO I SIGN UP?

Are you ready to start earning rewards for your everyday purchases? Visit one of our branches or [merituscu.net](https://merituscu.net) to learn more and open your Kasasa Cash Back checking account with us today!

## SHRED DAY IS BACK

Prevent dumpster divers from getting their hands on your sensitive information by securely shredding papers containing confidential information on Shred Day. It only takes seconds to shred documents with your social security number, credit card information or old account statements, but it can take months or even years to clear your record once scammers set up fraudulent accounts in your name.

Join us for a free opportunity to safely dispose of your sensitive information. Shred-It will provide on-site document destruction at the Lafayette and Iberia branches, and there will be secure bins in the lobbies of our Acadia and Carencro branches. This event is on a first-come, first-serve basis and will run during the scheduled time or until the shredding truck reaches capacity.

Shredding is limited to three boxes/bags of paper documents per vehicle. Please do not include electronics, CDs, plastics or other non-paper items. Drive-thru service will be rescheduled in the event of inclement weather.

### SPRING SHRED DAY SCHEDULE

**DATE:** Thursday, April 7, 2022  
**TIME:** 1:00 pm - 4:00 pm  
**LOCATION:** Lafayette Branch | 515 Guilbeau Road  
(Drive-Thru Service)  
Acadia Branch | 331 Odd Fellows Road  
(Secure Bins in Lobby)  
Carencro Branch | 724 Veterans Drive  
(Secure Bins in Lobby)  
Iberia Branch | 1101 Parkview Drive  
(Drive-Thru Service)

## GET VISA GIFT CARDS FOR YOUR GRADUATES

Before you know it, the class of 2022 will be on its way to a new chapter in life. Give your graduate the gift of versatility with a Visa® Gift Card. When you buy from us, it's just \$2 to activate and can be used anywhere Visa Credit Cards are accepted. What better way to let them know you care than to help them fund a few expenses as they navigate adulthood?

### Notes

Our mobile deposit daily limit has increased! You can now deposit up to \$5,000 per day. Deposit your checks anytime, anywhere with our mobile banking app.

## AVOID PAYDAY LENDERS. APPLY FOR A MOMENTUM LOAN.

Payday loans can leave you in a perpetual cycle of borrowing, repaying and borrowing again. With our Momentum loan, not only can you catch up on life's expenses, but you also build momentum on that foundation for the future. If you're in a situation where fast-cash is a needed pick-me-up, avoid the pitfalls of payday lending with our Momentum loan.

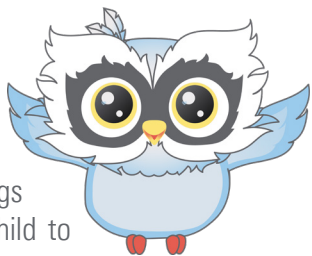
Our Momentum loan is a starter or second-chance loan for the momentum to achieve financial success. It is designed to be accessible to most members, and the eligibility requirements differ from other loans. All you need to qualify is to have been an active member for 60 days, to verify your income and address, and to complete a credit report review and budgeting worksheet. With no minimum income requirement, at least a 6-month repayment term and the ability to build your credit history with timely payments - it's a great start to gaining or regaining your momentum.

Payday lending may seem like a reasonable way to save yourself in a pinch, but many payday loans have to be repaid by the next payroll date and the interest is higher than conventional loans.

Rather than impersonal, high-risk lending, your credit union is local, personalized and here to help you safely gain momentum in your personal finances.



## APRIL IS YOUTH SAVINGS MONTH



April is National Youth Savings Month! Bring your child or grandchild to the credit union to celebrate with us! This year's theme is: Save Small. Dream BIG at your credit union.

### OPEN A YOUTH SAVINGS ACCOUNT FOR YOUR CHILD

Give your child the gift of saving. They will receive not only a welcome backpack and become an official member of our Wise Kids Savings Club with Oaklee the Owl, but they'll also be eligible to win a special grand prize!

### EXTRA INCENTIVES ALL MONTH LONG

Current Wise Kids Savings Club members will receive double the stamps in their passbooks when visiting the credit union and making a deposit of at least \$5. Children are also invited to utilize our coin machine at the Lafayette branch for free all month long.

### ENTER INTO THE DREAMBOARD COLORING CONTEST

Children ages 12 and under are invited to participate in our dreamboard coloring contest. Coloring sheets may be picked up at any branch or downloaded from our website. The deadline to submit entries is Friday, April 29<sup>th</sup>, 2022.

### CELEBRATE OAKLEE THE OWL'S FIRST BIRTHDAY WITH US

Oaklee the Owl is turning 1 year old! Visit our main branch in Lafayette to celebrate with us on Thursday, April 21<sup>st</sup> from 2-4pm! Festivities will include treats from Kona Ice of Acadiana and face painting.

We can't wait to celebrate with you and our young savers! Learn more about our youth month activities at [merituscu.net/wisekids](https://merituscu.net/wisekids).



## NEWS & EVENTS

### EMILY MARCOTTE

Emily joins our team as the Teller Supervisor at our Main Branch. She is a graduate of Rayne High and enjoys gardening and photography.



### JULIE LAFLEUR

Julie is our new Financial Education and Counseling Coordinator. She holds two undergraduate degrees from UL Lafayette and enjoys traveling.



### LUCRETIA BROOKS

Lucretia is joining our team as a Call Center Representative at our Main Branch. She loves puzzles and games that make her brainstorm.



### BRITTANY BEVERLY

Brittany is a foodie and loves fishing. She joins our team as a Member Service Representative II at our Main Branch.



### AMBER LEBLEU

Amber is our new Business Development Officer at Main Branch. She's a big Saints fan and is also a seafood connoisseur.



### PROMOTIONS

Meritus CU is proud to announce the promotions of Heather DeValcourt to Vice President of Administration and Layne Pace to Vice President of Human Resources.





## WE HAVE THE KEYS TO YOUR KINGDOM

Celebrate one of life's major milestones with your credit union behind you. Whether you're looking to purchase, refinance, or draw on your home's equity, we have a mortgage solution for you. Call us today to speak to a mortgage lender and get started.

## SEND MONEY QUICKLY & EASILY WITH ZELLE®

Whether it's saving you a trip to the ATM or taking the guesswork out of divvying up the lunch tab, Zelle is a fast, safe and easy way to send and request money. Funds are sent directly to the recipient's account in a matter of minutes<sup>1</sup>, and all you need is the recipients email address or U.S. mobile phone number. Try sending money through Zelle today in our mobile banking app!



### FEATURED SAVINGS & LOAN RATES

#### VISA® CREDIT CARDS

**7.90%**

AS LOW AS  
7.90% APR\*\*

#### KASASA CASH BACK

**3.00%**

3.00% CASH BACK ON PURCHASES  
UP TO \$300 MONTHLY\*

#### HOME EQUITY (HELOC)

**4.00%**

AS LOW AS  
4.00% APR††

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

\*You will receive 3.00% cash back on up to a total of \$300 PIN-based/signature-based debit card purchases that post and settle to the account during that cycle period. A maximum of \$9 cash back payments may be earned per Monthly Qualification Cycle. 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. Federally insured by NCUA. Your Savings Insured To \$250,000 Per Account. <sup>1</sup> Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle. \*\* 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. <sup>††</sup> 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. Meritus Credit Union is an Equal Housing Lender.

## 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, April 15 - Good Friday / Easter  
Monday, May 30 - Memorial Day  
Monday, June 20 - Juneteenth  
Monday, July 4 - Independence Day



**MERITUS®**  
CREDIT UNION



Federally insured  
by the NCUA



Equal Housing  
Lender



Follow us on social:  
@MeritusCU