

# CORE ESSENTIALS



## FIND YOUR BALANCE

If you find it difficult to budget, save and set financial goals for yourself and your family, know that you are not alone. At Meritus Credit Union, we care about your financial wellness and that's why we've partnered with BALANCE, so you can have access to these educational resources. We all struggle from time-to-time with making our finances a priority, but, luckily for you, you have access to many resources and support through your credit union!

### **BALANCETRACK**

Learn the basics of personal finance with 21 free, online, self-paced educational modules to help you develop a sensible budget, manage spending and debt, understand homeownership and more.

### **LIVE WEBINARS**

Attend free, live money-management webinars featuring new

topics each month. Read about upcoming webinars for the remainder of the year on page 3.

### **ONLINE TOOLS**

Access articles, financial calculators, videos, checklists, podcasts and more, any time you need it – for free.

Ready to take the next steps toward financial success? Get started at [meritus.balancepro.org](https://meritus.balancepro.org) or scan the QR code.



# INTERNATIONAL CREDIT UNION DAY & MEMBER APPRECIATION

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements and share member experiences. International Credit Union Day® has been celebrated on the third Thursday of October since 1948.

On October 20, 2022, Meritus Credit Union will join our global credit union family to celebrate the 74th anniversary of ICU Day. This year's theme is "Empower Your Financial Future with a Credit Union."

Credit unions bring financial inclusion and promising futures to people all over the world, and ICU Day is a chance for us to celebrate the ways our team and organization has impacted Acadiana through outreach, volunteering and financial education.



## SHRED DAY DETAILS

Prevent dumpster divers from getting their hands on your sensitive information by securely destroying papers containing confidential information. It takes only 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 an opportunity to destroy your personal and sensitive paper documents. Shred-It will provide on-site document destruction at the Lafayette branch, and there will be secure bins in the lobbies of our branches in Carencro, Crowley and New Iberia. This event is a first-come, first-served basis and will run during the scheduled time or until the shredding truck/bins reach 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.

## FALL SHRED DAY SCHEDULE

**DATE:** Thursday, October 20, 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**  
(Secure Bins in Lobby)

**Please remain in your vehicle at the drive-thru site.**

## THERE'S STILL TIME TO APPLY FOR A TEACHER GRANT

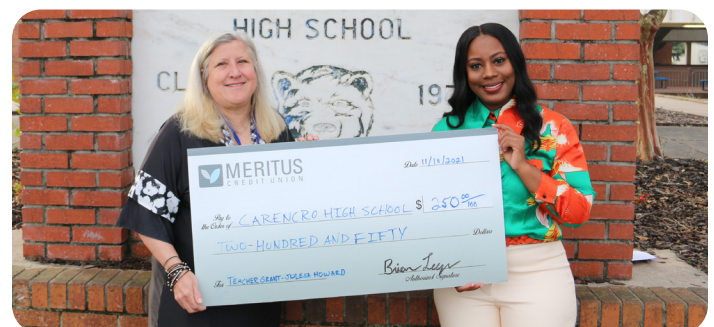
At Meritus Credit Union, we love teachers! We know that great teachers are always looking for ways to expand their instruction and engage their students—but it can be expensive. That's why we are excited to offer \$250 classroom grants for teachers during Fall 2022 and Spring 2023<sup>1</sup>.

Grants will be awarded to teachers in Acadia, Iberia, Lafayette, St. Martin and Vermilion Parishes to assist with classroom projects and needs.

## HOW TO APPLY

Eligible teachers may apply by filling out the online form at [merituscu.net/teacher-grants](https://merituscu.net/teacher-grants). Applicants are eligible to receive only one award per school calendar year.

Those interested in applying for our fall grants should submit their applications no later than **Saturday, October 15th, 2022**. The spring grant application will be available on our website in 2023.



## SKIP-A-PAYMENT THIS HOLIDAY

Skip-a-Payment is back! This is a wonderful opportunity to help with holiday shopping and spending. Skipping a payment on your loan is also a great way to get some extra cash for unplanned expenses or to beef up your emergency fund.

### THINGS TO REMEMBER:

- » You may choose November or December 2022 to skip your payment.
- » For borrowers with more than one loan, you may skip a payment on each eligible loan.<sup>2</sup>
- » A \$29 fee per loan fee must accompany request forms and your account must be in good standing to take advantage of this offer.

Download your form online at [merituscu.net](https://merituscu.net) and return it to a branch or visit your local branch to complete your Skip-a-Payment request form in person today.

## FREE FINANCIAL WEBINARS

Our partner, BALANCE, is hosting the following webinars that are free and open to everyone. Scan the QR code or register online at [bit.ly/webinarbalance](https://bit.ly/webinarbalance) to reserve your virtual seat.

### OCTOBER 2022

#### *Breezing Through the Holidays*

Learn budgeting strategies and tactics to avoid that year-end credit card crunch.



Tuesday, October 11, 2022 | 12:30 pm – 1:30 pm CDT  
Thursday, October 20, 2022 | 7:30 pm – 8:30 pm CDT

### NOVEMBER 2022

#### *Using Credit Cards Wisely*

Learn smart ways to handle your credit cards and take a disciplined approach.

Tuesday, November 8, 2022 | 12:30 pm – 1:30 pm CDT  
Thursday, November 17, 2022 | 7:30 pm – 8:30 pm CDT

### DECEMBER 2022

#### *Planning for Money Milestones*

Learn about SMART goals, getting financially organized, wiping out debt and more!

Tuesday, December 13, 2022 | 12:30 pm – 1:30 pm CDT  
Thursday, December 22, 2022 | 7:30 pm – 8:30 pm CDT

## NEWS & EVENTS

### TAMIKA FRANCIS

Tamika is our new Lending Manager and is a graduate of UL Lafayette. She was such a dedicated student in grade school that she graduated with perfect attendance from Pre-K through 12th grade!



### RA'DREICKA WILLIAMS

Ra'Dreicka is originally from Baton Rouge but recently moved to Lafayette and is attending UL Lafayette. She joins the Main Branch team as our newest Member Solutions Representative.



## Reminders

Fall Shred Day:  
October 20

Christmas Club Payout:  
October 31



## PROMO GIVEAWAY WINNER

Following our summer personal loan promotion, we paid off one lucky member's loan balance! Rather than charging expenses to high-interest credit cards, many found it more economical to take out a small, low-interest personal loan. Congratulations to Elemi Brown on having his loan paid off!





## BANK ON THE GO

Did you know we offer free online banking and a mobile app to keep you connected to your accounts? Not only can you check your balances, transfer money, make deposits, apply for loans and pay bills, but you can also access your credit score and report. Enroll today at [merituscu.net](http://merituscu.net) to keep your credit union close with these convenient services! Our mobile app is available on the App Store and Google Play.

## NEED GIFT CARDS?

We will soon be at the height of this year's holiday season. Easily get your friends and family what they really want with a Visa® Gift Card from Meritus Credit Union!

Recipients can make purchases almost anywhere Visa® is accepted. Choose from a variety of designs to fit any occasion and apply any amount, from \$10 to \$1,000. Activation fee is \$2 per card, saving you money compared to other retailers.



### FEATURED SAVINGS & LOAN RATES

#### NEW AUTO LOANS

**2.49%**

AS LOW AS 2.49% APR<sup>3</sup>  
FOR 60 MONTHS

#### KASASA® CASH BACK CHECKING

**3.00%**

3.00% CASH BACK ON  
PURCHASES UP TO \$9/MONTH<sup>4</sup>

#### VISA® PLATINUM CREDIT CARDS

**7.90%**

AS LOW AS 7.90% APR<sup>3</sup>

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

<sup>1</sup>Applicants must be current teachers at schools located in our service area (Acadia, Iberia, Lafayette, St. Martin and Vermilion Parishes). If chosen, applicants must use grant funds solely for the purpose described in their application. All grant winners must complete photo/video release. <sup>2</sup>Participants 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, momentum 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. <sup>3</sup>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. All rates as of 9/1/2022 and are subject to change. Visit [merituscu.net](http://merituscu.net) for current rates. <sup>4</sup>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. \$25 minimum deposit is required to open the account. Enrollment in electronic services (e.g. online banking, eStatements) and log-ons may be required to meet some qualifications. Limit of one (1) account(s) per social security number. Contact a Meritus CU member service representative for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions.

## 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

Monday, October 10 - Columbus Day  
Friday, November 11 - Veterans Day  
Thursday, November 24 - Thanksgiving Day  
Friday, November 25 - Branches close at 12:00p  
Friday, December 23 - Branches close at 12:00p  
Monday, December 26 - Christmas Day (observed)



Federally insured  
by the NCUA



Equal Housing  
Lender



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