

CORE ESSENTIALS



SET SMART SAVINGS GOALS

In this season of resolutions and new beginnings, it is a great time to review your budget and possibly set some SMART financial goals for 2023. Do you need to save for an emergency fund? Pay off debt? Put money aside for summer vacation? Or, begin saving for the upcoming holiday season? Start by setting small, manageable financial goals you believe you can reach within a year.

Starting with your “why” will help you identify your core motivation and drive you toward achieving your goal successfully. Then, make sure your goals are SMART – and to make your goal setting a little easier, we’ve created a SMART savings goal worksheet just for you. Download it at bit.ly/MeritusCU-SMARTGoals. SMART goals are:

SPECIFIC

Does the goal state exactly what will be achieved? Instead of saying, “I will save for an emergency fund,” try, “I will save \$50 per month for 12 months for an emergency fund, totaling \$600 by the end of 2023.”

MEASURABLE

Does the goal have benchmarks that can be achieved? The good thing about financial goals is that measuring is easy! Whether your goal is to save \$200 or \$2,000, you’ll know exactly when you reach it by looking at the balance in your account.

ATTAINABLE

Is the goal possible to accomplish? When you set your goals, make sure you set goals that make sense logistically. If you set goals that are unattainable for you to reach, you may end up feeling defeated. Set goals you know you can reach comfortably and you will be more successful on your savings journey.

RELEVANT

Does it make sense for you to save for this goal at this time in your life? Setting relevant goals will keep you motivated as you work toward achieving them. Saving for home renovations may not be relevant to you if you have not purchased a home yet.

TIMEBOUND

What is your timeline to accomplish this goal? Having a set deadline to accomplish your goal helps keep you focused. If you want to save \$600 for holiday shopping at the end of the year, saving \$50 per month starting in January would be what you need to reach that goal. Once you have reached your goal, set another financial goal and keep the momentum going!

As you set financial goals for this year, remember to evaluate your progress, adjust as needed and give yourself grace when life happens.



TEACHER GRANTS ARE BACK

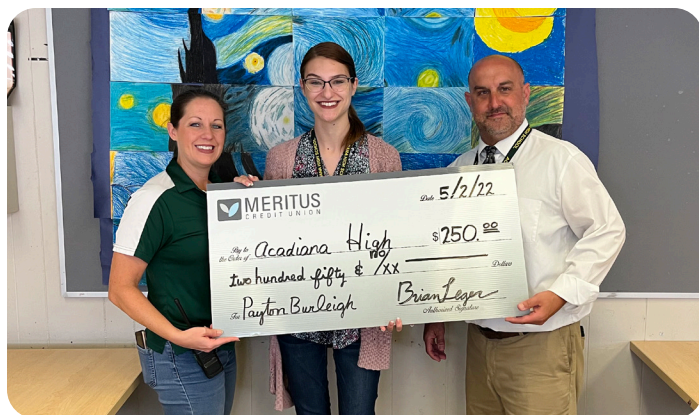
At Meritus Credit Union, we love teachers! We know that teachers are always looking for ways to expand their instruction and engage their students — but it can be expensive. That's why we are excited to again offer our Spring 2023 teacher grants worth \$250 each¹.

Ten grants will be awarded to teachers in Acadia, Iberia, Lafayette, St. Martin and Vermilion parishes to assist with classroom projects and needs. You do not need to be a Meritus CU member to apply.

HOW TO APPLY

Our Spring 2023 Teacher Grant online application and eligibility requirements are available at merituscu.net/teacher-grants. Applicants are eligible to receive only one award per school calendar year.

The deadline to apply is **Wednesday, March 15th, 2023**.



SCHOLARSHIPS AVAILABLE

We are pleased to announce we are once again offering scholarship opportunities for members to support their continuing education.

HOW TO APPLY

Applications and eligibility guidelines are available at merituscu.net/scholarships.

Deadline to apply is March 31, 2023.

MERITUS CREDIT UNION SCHOLARSHIP PROGRAM

We are offering a total of \$12,000 in scholarships to eligible,² graduating, high school seniors. Each of the six recipients will receive a \$2,000 scholarship.

LAFAYETTE CHAPTER OF CREDIT UNIONS SCHOLARSHIP

The Lafayette Chapter is offering (3) \$1,000 scholarships to eligible² students from participating credit unions. Awardees may use the funds for any school-related expenses.



ANNUAL MEETING

Our 69th Annual Meeting is scheduled for Wednesday, March 29, 2023. As with our 68th Annual Meeting, this will only be the business portion.

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 10, 2023 to communications@merituscu.net or by calling us at 337.989.0524.

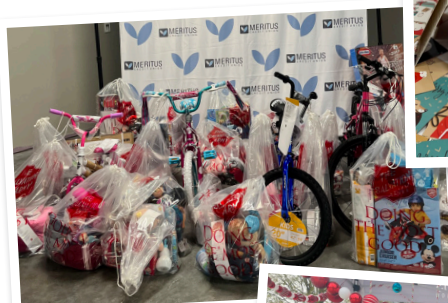
COMMUNITY CONNECTIONS

FALL 2022

Giving is part of our culture. We were fortunate enough to support numerous community programs in the fall of 2022.

- Our United Way of Acadiana LIVE UNITED employee giving campaign raised nearly \$13,000!
- We sponsored the Downtown Lafayette Christmas Carnival, offered free ornament making and gifted activity wristbands to 10 youth.
- Employees distributed poinsettias purchased from the Hospice of Acadiana Making Memories Bright event.
- We participated in The Salvation Army Angel Tree program and provided Christmas gifts for 30 children in our community.
- Sock donations were collected for Beacon Community Connections to be put in holiday gift baskets.

Keep up with how we're investing in our community by visiting our website and following our Facebook and Instagram pages.



NEWS & EVENTS

MELISSA HAY

Melissa is an alumnus of UL Lafayette and joins us as the eServices Manager at Main Branch in Lafayette. Though she'd love to be on the beach in Hawaii, we're happy she's a part of our Meritus CU crew.



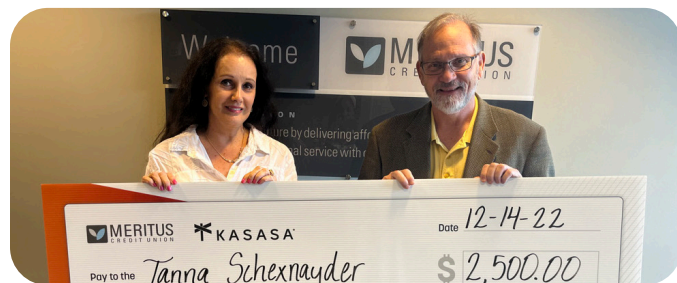
JENNIFER JONES

Jennifer is the newest Member Services Representative II at our New Iberia Branch. She enjoys home-staging and planning parties in her spare time and would love to travel to London at some point.



RACHAEL DUPRE-SHAHEEN

We welcome this animal lover to our team, as she takes on her role as Branch manager at our Carencro Branch. We all hope we are able to enjoy some of her tasty baking soon!



KASASA® THESE ARE MY PEOPLE

Congrats to our local winner of the Kasasa® "These are my People" \$2,500 contest, which brought in more than 300 entries! Our winner, Tanna, learned the true meaning of paying it forward from Kemper Bowen, who selflessly spent countless hours helping her save the life of Tanna's niece, after she suffered paralysis from a tragic fall. With her winnings, Tanna intends to purchase a service dog for Kemper's autistic son as well as purchase medical equipment for her niece.



START YOUR YEAR WITH A LOW RATE

Let us help you keep more of your money where it belongs — in your wallet. Put your membership to work and apply for our Meritus CU Platinum Visa® credit card with no annual fees, no balance-transfer fees, no cash-advance fees and a low everyday purchase rate.



NEW MOBILE APP FEATURES

We've updated our mobile app with new debit and credit card features that will make banking with us even more convenient. These features include: turning your debit card on and off, setting spending limits, creating travel plans and tracking your spending on-the-go. Try out the new card features in your Meritus CU mobile app today! Available on Apple & Google Play.

FEATURED SAVINGS & LOAN RATES

AUTO LOANS

5.00%

AS LOW AS 5.00% APR³
FOR 60 MONTHS

HOME EQUITY (HELOC)

4.00%

AS LOW AS 4.00% APR⁴
FOR 120 MONTHS

KASASA CASH BACK®

3.00%

3.00% CASH BACK ON
PURCHASES UP TO \$9/MONTH⁵

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

Listed rates as of 12/8/2022 and are subject to change. Visit 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. ¹Applicants 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. ²Immediate 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. ³Loans 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. ⁴There are some third party fees associated with opening this plan. Meritus Credit Union will waive these fees on an initial advance of \$10,000 or more. Fees generally range from \$100.00 to \$600.00. Early payoff (less than three years) requires repayment of fees. Adequate property insurance must be maintained. ⁵You 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. 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.

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, January 16 - Dr. Martin Luther King Jr. Day
Tuesday, February 21 - Mardi Gras



Federally insured
by the NCUA



Equal Housing
Lender



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