

CORE ESSENTIALS



TEACH YOUR CHILD HOW TO SAVE

Teaching your child about money early in life is an important way to set them up for financial success as an adult. Here are simple ways to kickstart their saving habits.

INTRODUCE THE PIGGY BANK

Introducing your child to the concept of saving can start with something as simple as their own piggy bank. This classic tool can be a great way to instill good money values at a young age.

PROGRESS TO A SAVINGS JAR

As they grow older and begin to have specific items or toys they want to save for, consider introducing savings jars or boxes. Create a separate container for each desired purchase and guide them in setting achievable savings goals for each.

OPEN A SAVINGS ACCOUNT TOGETHER

Open a savings account at Meritus CU for your child or grandchild (starting at birth). They can bring their piggy bank or savings jar and deposit the money in their account. Children ages 0-12 are automatically enrolled in our free Wise Kids Savings Club with opportunities to earn rewards for saving and making good grades.

START CONVERSATIONS ABOUT MONEY

From toddler to teen, make money conversations the norm. Ask them what they want to save for, create a container for each item and help them set savings goals including how much to save and how often.

SAVE TOGETHER

Children learn by example, so the best way to teach them about saving money is to save money yourself. Make it a habit to “pay yourself first” by depositing money into your savings account each payday. Celebrate with your child when you make the deposit and when you make positive choices that save money like when you are grocery shopping.

**Visit our Wise Kids Corner
for fun activities, ideas
and resources.**

merituscu.net/wisekids



FREE SHRED DAY IS BACK!

Safeguard your personal information with our FREE Shred Day event! Whether you're tackling a home office cleanout or simply decluttering old files, this convenient service offers a secure way to dispose of confidential documents and protect against identity theft.

Shred-It will offer on-site document shredding at our Lafayette and New Iberia branches. Secure bins will be available in the lobbies of our Carencro and Crowley branches. Drive-thru service will be rescheduled in the event of inclement weather. This event will run during the scheduled time unless the shredding truck/bins reach capacity.

SPRING SHRED DAY SCHEDULE

DATE: Thursday, April 11, 2024
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)

Please remain in your vehicle at the drive-thru sites.

SHRED LIMIT: 3 boxes (or white/clear bags) of paper documents per vehicle. Black trash bags will not be accepted.

NOT ACCEPTED: batteries, electronics, CDs, plastic or other non-paper items.

CELEBRATE AMERICA SAVES WEEK

America Saves Week is April 8-12, 2024. This is the perfect time to check in on your savings goals or set new ones.

AMERICA SAVES WEEK GIVEAWAY

Boost your savings with a chance to win \$250!¹ Simply follow @merituscu on Facebook and participate in our daily America Saves Week posts between April 8-12, 2024 to qualify.

Don't have a savings account with Meritus CU? Open yours online at merituscu.net or by visiting a branch.

IT'S TIME FOR SAVINGS FUN!

April is Youth Savings Month! Children ages 0-17 are invited to enjoy the following free activities.

NINTENDO SWITCH™ GIVEAWAY

Encourage the habit of saving with your child or grandchild (ages 0-17) by opening them a savings account. Plus, opening the account by April 30, 2024 automatically enters them into our Nintendo Switch Giveaway!² Current youth members can enter to win at merituscu.net/wisekids.

ENTER THE COLORING CONTEST

Children ages 0-12 are invited to showcase their artistic talents in our coloring contest. Four children will be selected to win \$50 to boost their savings accounts. Get your coloring sheet at merituscu.net/wisekids or visit a branch.

The deadline to submit entries is Tuesday, April 30, 2024.³ Email your entry to communications@merituscu.net, drop it off at any branch location or post a photo to Facebook or Instagram tagging @merituscu.



MEET OAKLEE THE OWL

Join us at the Student Arts Expo to meet Oaklee and have some fun! The Expo is a free and family-friendly festival of student artwork, live performances and fun arts activities.

Saturday, April 13, 2024

10:00 am – 1:00 pm

Acadiana Center for the Arts in Downtown Lafayette

Kids can meet Oaklee, pose for fun pictures, enter our coloring contest and leave with exciting surprises!

We're excited to celebrate with you!

Learn more about what's happening
during Youth Savings Month at
merituscu.net/wisekids.

Reminder

Summer Skip-a-Payment
is back for select loans!

Applications will be mailed
May 2024.

TEAM UPDATES

CHERYL DEVILLIER

We welcome Cheryl to our team as a Member Support Agent. She loves being outdoors, spending time with her family and trying new foods.



COMMUNITY CONNECTIONS

JUNIOR ACHIEVEMENT

Our team helped mentor more than 200 students from Acadiana and Carencro High Schools in the Leading Ladies and Mentoring Men programs.



CU AT FESTIVAL INTERNATIONAL

We're helping bring the largest U.S. international music festival to life with our Meritus Credit Union x Festival International de Louisiane limited-edition reusable tote bag available when you shop for merch at La Boutique locations, April 24-28 (while supplies last). Follow us on Facebook and Instagram @merituscu for an exclusive design preview and a chance to win yours!



ALISHA JACKSON

Alisha joins our team as a Member Support Agent. She attended SLCC and UL Lafayette. She loves the Saints and spending time with her dogs.



TIFFANY PAULETTE

Tiffany also joins our team as a Member Support Agent. She is a Texas native who enjoys crafting in her free time. She dreams of visiting Hawaii.



KAITLYN JIMENEZ

Kaitlyn joins our team as Teller at the Main Branch. She went to school in Sacramento, California and loves spending time with her two boys.





FETCH FREE REWARDS CHECKING

Earn 5.00% APY with our Kasasa Cash® Checking on balances up to and including \$15,000 PLUS nationwide ATM withdrawal fee refunds, with qualifying activities.⁴ AND balances over \$15,000 still earn rewards, ensuring you benefit from higher amounts. Open your Kasasa Cash Checking account online at merituscu.net or visit a branch.



APPLY FROM ANYWHERE, ANYTIME

It's simple to apply online for loans, checking and savings! Whether you want to get pre-approved for a vehicle loan, add a youth savings account or open a checking account for your teen, our website is open 24/7 for you to apply. Visit merituscu.net to get started today.

FEATURED RATES

KASASA CASH® CHECKING

5.00%

5.00% APY ON BALANCES UP TO & INCLUDING \$15,000⁴

NEW AUTO LOANS

5.00%

AS LOW AS 5.00% APR⁵
UP TO 60 MONTHS

USED AUTO LOANS

6.00%

AS LOW AS 6.00% APR⁵
UP TO 60 MONTHS

For current rates, visit merituscu.net or call us at 866.989.2800.

¹No purchase necessary. Entries accepted Monday, April 8 at 8:00 am CT until Friday, April 12 at 11:59 pm CT. Limit one (1) entry per daily Meritus CU America Saves Week Facebook post. One winner will receive \$250 (local pick up or deposit into Meritus CU savings account required). Visit our Facebook page @merituscu for contest rules and to enter the giveaway. ²No purchase necessary. Open to Meritus Credit Union members ages 0-17 in good standing. Visit merituscu.net/wisekids for official contest rules. Nintendo Switch is a trademark of Nintendo of America Inc. This giveaway is not sponsored or affiliated with Nintendo of America Inc. ³No purchase necessary. One entry per child age 0-12. Visit merituscu.net/wisekids for official contest rules. ⁴APY=Annual Percentage Yield. APY accurate as of 2/1/2024. Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings. Membership restrictions may apply. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. A \$25.00 minimum deposit is required to open the account. There are no recurring monthly maintenance charges or fees to open or close this account. Advertised information and rewards are based on all account qualifications being met during each cycle period. Contact one of our credit union service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Learn more at merituscu.net/kasasacash. ⁵APR=Annual Percentage Rate. APR accurate as of 2/5/2024 and subject to change. Your APR will be determined based on our internal credit criteria. Listed APR assumes excellent credit rating. Actual APR could be higher. Minimum and maximum loan amounts or credit limits apply. Your APR may differ based on your loan amount, repayment method and other factors. Learn more at merituscu.net/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, May 27 - Memorial Day
Wednesday, June 19 - Juneteenth



Federally Insured
by NCUA



Equal Housing
Lender



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