April 2026

MEMBER INSIGHTS

MONTHLY NEWS FROM YOUR CREDIT UNION

SPRING SAVINGS TO WASH AWAY THOSE WINTER BLUES

Spring is just around the corner! Drive away those Winter woes and welcome some Spring savings by financing or refinancing a vehicle loan.

Merck Employees FCU offers the following discounts to help you reduce your expenses and get you on the road in time for Spring:

- 0.25% discount for qualifying direct deposit of $500 or more per month
- 0.25% discount with auto-pay from your MEFCU checking or savings account
- 0.25% discount with 20% or more down payment
- 0.25% discount for returning borrowers who have successfully paid off a MEFCU loan!

That's up to 1% off our already competitive rates! Combine these discounts with our personalized service, and you'll be in your new ride in a no time with a payment that works for you!

To learn more and apply, visit merckcu.com/loans/vehicle-loans.

PS: We offer loans for boats and RVs too with the same discounts!



MERCK EMPLOYEES
FEDERAL CREDIT UNION



START YOUR HOMEOWNERSHIP JOURNEY WITH CONFIDENCE

Buying a home is a daunting journey. Whether you are a first-time homebuyer or buying a second home, to help make it easier, Merck Employees FCU invites you to join our Homebuyer Webinar on April 16 at 12 PM.

This webinar is designed to guide homebuyers through the home financing process, from preparing your budget and understanding mortgage options to knowing what to expect along the way. Whether you are just beginning to explore homeownership or preparing to take the next step, this session offers practical information to help you move forward with confidence.

Homeownership is about more than purchasing a property. Owning a home helps build a foundation for the future.

Reserve your spot and take the next step in your homeownership journey by visiting: https://streamyard.com/watch/Zvd6FgwW5yZe



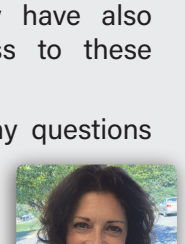
JOIN US FOR ACTION-PACKED 90TH ANNUAL MEETING SET FOR APRIL 29

Merck Employees Federal Credit Union's 90th Annual Meeting is set for April 29, 2026 at 6 pm at the Merck Rahway, NJ Corporate Campus in the Kenneth Frazier Auditorium. Among the highlights of the meeting will be a variety of board and executive updates on the state of the credit union, the election results for the Board of Directors, the announcement of the credit union's annual scholarship program, and a special guest address from Chirfi Guindo, EVP, Strategic Access, Policy & Communications for Merck. Registration is required to attend the meeting. Complete your registration online at merckcu.com or contact the credit union and provide your details for registration.

IRA CORNER: INCREASE IN INCOME PHASE-OUT RANGES

The IRS has increased the income phase out ranges for Traditional IRA deductions and Roth IRA contributions. This means more households may qualify for full or partial IRA deductions or Roth contributions. For example, single taxpayers covered by a workplace retirement plan now face a higher Traditional IRA deduction phase out range of **$81,000–$91,000**, and married couples filing jointly see their deduction range rise to **$129,000–$149,000**. Income limits for Roth IRA eligibility have also increased for 2026, expanding access to these savings benefits

Please feel free to contact me with any questions regarding your IRA.



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PROTECTING YOUR FINANCES IS EASY WITH CAREFULL

Financial losses from fraud were expected to exceed $12.5 billion in 2025. While final statistics are still pending, you don't have to wait to protect yourself.

Merck Employees FCU offers members complimentary access to Carefull, an all-in-one financial safety service designed to help safeguard you and your loved ones from scams, identity theft, credit fraud, data leaks, and costly money mistakes.

By enrolling, users receive $1 million in Identity Theft Insurance, along with credit monitoring, home title and address monitoring, one-on-one fraud consultation, and more.

Carefull is provided free annually to members, while non-members can subscribe for $299 per year. Visit merckcu.com/carefull to learn more or register.

Carefull

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PHONE: 732-484-4811
ONLINE BANKING: OPTION 1
LOAN DEPARTMENT: OPTION 2
IRA SERVICES: OPTION 3
CARD SERVICES: OPTION 4
MEMBER SERVICES OPTION 5

