July 2026

MEMBER INSIGHTS

MONTHLY NEWS FROM YOUR CREDIT UNION

MERCK EMPLOYEES FEDERAL CREDIT UNION

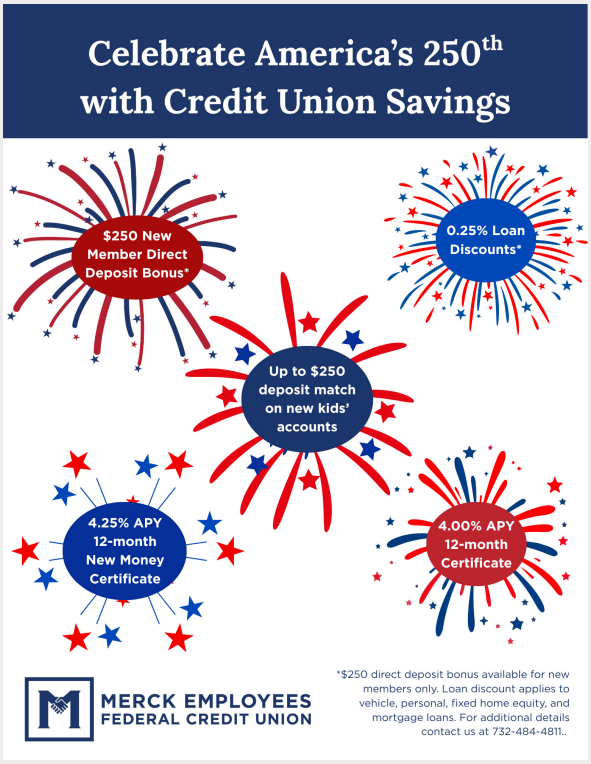
JULY SPECIALS BRING ADDED VALUE FOR ALL MEMBERS

The credit union is excited to celebrate America's 250th birthday! What better way to do so than to give back to our members through loan savings, deposit perks, and more!

Beginning in July, the credit union will spread birthday cheer by offering the following promotions:

- $250 new member direct deposit bonus (new monthly direct deposit of $500 or more to qualify)
- up to $250 match on initial deposit into new kids' accounts
- New Money Certificates
  - 4.25% for 12-months (new money only)
  - 3.75% for 6 months (new money only
- 0.25% discount on all loans (excluding credit cards and Home equity lines of credit)

The credit union is also offering certificates on existing money in the credit union. Those rates are 4.00% for 12 months and 3.5% for 6 months.



GO FISH! & MORE WEDNESDAYS IN BUILDING RY34

The MEFCU team loves connecting with members and the Merck community, and this summer we're bringing the credit union to you. Every Wednesday in July, stop by Building 34 on the Rahway campus to visit with us.

For members: Enter to win a pair of Apple AirPods Max — just stop by and put your name in.

For nonmembers: Apply for membership on the spot and receive a $250 statement credit when you set up direct deposit of $500 or more per month.

While you're there, play a round of Go Fish! for a chance to win additional prizes.

Pictured: Pamela Zepka (IRA Department) and Miriam Rodriguez (Loan Department) at a recent community event.

We'll see you this summer — don't miss us!



CALLER ID SPOOFING—WHAT IT IS AND HOW TO PROTECT YOURSELF

You glance at your phone and the caller ID reads "IRS," "Social Security Administration," or your own credit union's number. You answer—it sounds official, even urgent. But there's a good chance the call isn't what it appears to be.

Caller ID spoofing is one of the most common tools in a modern scammer's arsenal. It works by manipulating the information transmitted through the phone network before a call connects. VoIP technology has made it cheap and accessible — anyone can set an arbitrary outgoing caller ID with minimal effort.

Why it works

The phone system was designed decades ago with trust baked in. Caller ID was a convenience feature, not a security one — there's no mechanism to verify the number displayed actually belongs to the caller. Scammers exploit this by layering urgency ("your account will be suspended"), authority ("this is a federal agent"), and fear ("you owe back taxes") on top of a convincing number. Once you're rattled, critical thinking goes out the window.

What you can do

1. Don't answer unfamiliar numbers. Let calls go to voicemail. Legitimate callers leave messages.
2. Hang up and call back independently. If it seems to be your credit union, bank, or a government agency, dial their official number — not the one that called you.
3. Enable call-blocking features through your carrier or an independent app.
4. Never share personal info by phone. No government agency, bank, or credit union will ask for your SSN, PIN, or password over an inbound call.
5. Report suspicious calls at reportfraud.ftc.gov to help the FTC track and act against bad actors.
6. Sign up for our complimentary fraud detection solution Carefull.

(https://www.merckcu.com/carefull)

The golden rules

- The number on your screen tells you nothing definitive about who is actually calling. Treat every unsolicited call with skepticism — especially ones creating urgency or asking for money, personal details, or remote computer access.
- When in doubt, hang up. No legitimate agency or institution will penalize you for taking time to verify their identity through official channels first.

If you've already been targeted

Act quickly. Contact your financial institution immediately if financial details were shared. Place a fraud alert or credit freeze with Equifax, Experian, and TransUnion. Change passwords on at-risk accounts, and file a report at reportfraud.ftc.gov — and with local police if money was taken.



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