June 2026

MEMBER INSIGHTS

MONTHLY NEWS FROM YOUR CREDIT UNION

MERCK EMPLOYEES FEDERAL CREDIT UNION

90th Annual Meeting Highlights

TIMES CHANGE, PRODUCTS CHANGE...COMMITMENT TO MEMBER VALUE REMAINS CONSTANT



(From Left) MEFCU Volunteers Rafalle Karby, Jeff Hack, Andrea Krysienski, Merck EVP Chirfi Guindo, MEFCU CEO Paul Gentile, MEFCU Volunteers Charles Orgelfinger, Linda George, Doug Christie, Bruce Levin, Patrick Ruane.

Merck Employees Federal Credit Union's 90th Annual Meeting is in the books and one thing is clear—the next 90 years are looking good!

When the credit union was founded it did not offer credit cards, share drafts, and many other common products. Fast forward to today and members can do business with the credit union virtually and have access to a wide array of financial tools.

"We respect our history and the traditions we have built in our 90-year history, but we also recognize that to have another successful 90 years it is going to take hard work and an open mind to doing new things," said MEFCU Chair Andrea Krysienski.

The credit union's focus on safety and soundness and protecting members' assets is always job No. 1 said MEFCU President/CEO Paul Gentile. "The credit union is built for any economic climate. No matter the ups and downs we are positioned to meet member needs."

Gentile said new money movement tools, including Zelle, would be coming in 2026. This is part of the credit union's commitment to empower members to use the tools they want and need in their financial lives.

He urged members to take an active role in protecting themselves against fraud. "Fraud is an industry. By 2030 fraud is expected to be the third largest economy in the world behind the United States and China. We must constantly be on guard."

Members can do their part in the battle against fraud by monitoring their accounts frequently, adding a Trusted Contact to their account, utilizing two-factor authentication and maintaining an overall vigilance about maintaining account security.

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MEFCU Chair Andrea Krysienski (far left) and MEFCU President/CEO Paul Gentile (far right) congratulate this year's scholarship winners (from left) Ella Brynn Kloby, Surya Kamesh, Graham Heft, Nicholas Cross, David Makowka, and Jernee Lin.

The credit union launched its Carefull fraud monitoring service last year. Carefull is a complimentary tool to assist members in protecting not only their credit union accounts, but their accounts elsewhere. Carefull is now protecting more than 3,500 members who collectively have $380 million of assets being protected.

Merck's Consistent Presence

One thing that hasn't changed in the credit union's 90-year history is its focus on serving the employees and family members of Merck.

The credit union was honored to welcome Merck's Executive Vice President, Strategic Access, Policy and Communications, Chirfi Guindo, as a guest speaker. He provided a dynamic look at Merck's history of innovation, including the company's pioneering work in statins and vaccines. That innovation continues today.

Merck is working to tackle one of the world's top health concerns — cardiovascular disease. Chirfi said CVD claims 19 million lives per year around the world and is the No.1 cause of mortality globally. Approximately 85% of all CVD is attributed to atherosclerotic cardiovascular disease which centers around plaque build-up in arterial walls. Merck is delivering an oral Proprotein Convertase Subtillisin/Kexin type 9 in inhibitor to help transform patient care of CVD. "Our goal is to make it accessible and affordable, that is our commitment," he said.

Chirfi also covered Merck's historic work on HIV medicines. Merck launched its first HIV treatment in 1996 and has continued to innovate, including as recently as 2026 with the approval of INDVYNSO. The treatment is expected to bring convenience and tolerability benefits.

Merck's top-selling oncology drug, Keytruda, helped propel Merck to No. 1 in oncology revenue. In its ongoing global efforts to improve health across the world, Chirfi highlighted Merck for Mothers which focuses on preventing mothers from dying while giving life. Some 40 million women were helped by this program.

Dedicated Board Stays Strong

The meeting also included the latest board election results. Congratulations to Jeff Geller, Linda George, Rafalle Karby, and Charles Orgelfinger, who were each elected to a three-year term. The credit union's dedicated volunteers are key to continued strategic success.

The credit union also presented a $10,000 donation to Healing the Children New Jersey. Accepting on behalf of HTCNJ was executive director Tricia McNamara who thanked the credit union for helping the organization bring life-changing medical services to children. Finally, the annual scholarship winners were presented. Members can read about them here.



Healing the Children of NJ Executive Director Tricia McNamara (left) accepts the credit union's $10,000 donation to HTCNJ from MEFCU Chair Andrea Krysienski and MEFCU President/CEO Paul Gentile.

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