January 2026

Member Insights

From the desk of the President/CEO:

Saying Goodbye to 2025 and Wishing You a Healthy and Happy 2026!

On behalf of everyone at the credit union, I want to wish all our members a happy and healthy 2026! Before we turn the calendar to the New Year, here's a look back at some credit union highlights of 2025.

- **Carefull is Launched!** Your credit union enhanced its already robust anti-fraud efforts by launching Carefull, a leading fraud prevention tool that allows members to be alerted for suspicious activity on not only their credit union accounts, but any other accounts they want to add. In addition, the service includes credit monitoring, home title monitoring (title fraud is a growing concern), identity theft insurance, fraud prevention education, and secure document storage. Thousands of members have enrolled, and we appreciate the many stories of fraud prevention you have shared with us! I am proud we were able to deliver this as a complimentary member benefit.

- **Student Loans Are Here!** We know financing higher education is not an easy journey, but we took steps to provide some relief with our new student lending program. Members can now apply for in-school student loans, as well as refinance existing student loan debt via one of our consolidation student loans. Although only launched in July of 2025, we've already helped many members navigate this challenging area.

- **Education Abounds.** We made a concerted effort this year to provide more education to members on key topics. We did this through our newsletter and eblasts, but new for 2025 was a series of Webinars on key topics including Staying Safe Online, Estate Planning, Online Banking Basics, and Student Loans. Members can replay these webinars at their convenience by visiting: https://bit.ly/4jepuqO.

- **The Auto Loan Advantage.** Look at other financial institutions and you will find various loan reward programs based on dollar balances or some other measurements. In many of these programs you can earn a 0.25% or in rare cases an 0.50% discount on a loan. In 2025, we solidified our loan discount program for our valued members by offering up to 1.25% off certain loan types. We were very focused on auto loans because the average price of a new car hit a record $50,000 in 2025 and many members were concerned about the rising price of cars. Please be sure to check the credit union when buying a new or used car as you may be eligible for up to 1.25% in discounts based on things like direct deposit, auto pay, etc.

Thank you for your membership and we look forward to another dynamic year at the credit union of finding new and innovative ways to deliver even more member value.

Paul Gentile
President/CEO
pgentile@merckefcu.com

Continued Learning with Merck Employees FCU



Looking to get a deeper understanding on the credit union's online banking platform? Need some more information on debit card rewards? Consider reviewing one of the credit union's webinar recordings that can assist you in managing your credit union accounts.

Visit merckcu.com/resources/financial-education-webinars and access the credit union's past webinar recordings and slides.

In 2026, we will bring more educational content to help you manage your finances. To suggest topics, please contact us at merckefcu@merckefcu.com.

More Member Appreciation Season Giveaway Winners





Amy Guarino and David Paster, both long-time members, were each the recipient of a Fall basket as part of the credit union's popular Member Appreciation Season.

Supporting Those in Our Community this Holiday Season

The holiday season reminds us of what's most important as we enjoy our family and friends. Helping those in need is also a big part of the season and what we do here at the credit union.

We are fortunate to be based in Rahway, NJ, home to Merck & Co. Rahway is a great city to do business and utilize as our base of credit union operations.

Rahway and the surrounding area is home to many people in need of basic necessities. For many years now the credit union has partnered with the local Rahway food bank, "Rahway Food for Friends", to support their incredible efforts to feed those in need.

Recently President/CEO Paul Gentile (right) presented a $10,000 donation to Jadon Taylor (left) and Latoyah Washington (center) with Rahway Food for Friends.





Gentile also had the pleasure of presenting a $10,000 donation to Jeffrey Mullins, CEO of Rebuilding Warriors, a nonprofit organization that provides highly trained and socialized Service/Companion Dogs to Veterans diagnosed as Amputees as well as those with PTSD, (Post Traumatic Stress Disorder) and TBI (Traumatic Brain Injury). Most of their dogs are bred especially for this mission and have a highly sought after demeanor. These dogs are provided to Honorably Discharged Veterans from any branch of the Armed Forces or from any service era meeting our eligibility standards as well as First Responders.

We wish our friends at Rahway Food for Friends and Rebuilding Warriors continued success in delivering on their missions this holiday season!

MERCK EMPLOYEES FEDERAL CREDIT UNION
Your Prescription to Financial Health.

Member Services: 732-484-4811 Opt. 5
Loan Department: 732-484-4811 Opt. 2
Debit Card Lost/Stolen: 800-554-8969
Credit Card Lost/Stolen: 800-237-6211

Established in 1936, Merck EFCU is federally-chartered and federally insured by the National Credit Union Administration.

EQUAL HOUSING OPPORTUNITY

NCUA

Featured Loan & Deposit Rates

Auto Loans as low as 5.35% APR*	E-Checking 0.125% APR*	Credit Cards as low as 12.25% APR*
Share Cert. 6 months 3.35% APY*	Share Cert. 12 months 4.00% APY*	IRA Cert. 6 months 3.35% APY*
IRA Cert. 12 months 4.00% APY*		
Savings 1.00% APR*	IRAs 1.375% APR*	Home Equity as low as 7.50% APR*

**Annual percentage rate. Rates subject to change. Visit www.merckcu.com for current rates.*