Member Insights

April is Financial Wellness Month, Your Credit Union Has You Covered!

April is national Financial Wellness month and Merck Employees Federal Credit Union is here to get our members on the road to a healthier financial life. Here are some of our features for the month of April as we partner with you for Financial Wellness!

- **Carefull, Your Personal Fraud Fighter.** If you haven't done so, please be sure to sign up for the credit union's complimentary fraud prevention service, Carefull, to help you stay safe from fraud. Features include the following:
  - $1 million in Identity Theft Insurance
  - Credit Monitoring
  - Home Title and Address monitoring
  - Account monitoring for all accounts that you enter into Carefull.
  - Monitoring for one other member of your family is included.
  - One-on-One fraud consultation with Carefull representatives.
  - And More!

Carefull

Visit www.merckcu.com/carefull for more information or to enroll in this complimentary service.

- **Are Your Estate Documents in Order?** Ensure your estate plan is ready to go. If you need assistance with a Will, Living Trust, Power of Attorney, and more, check out the credit union's new Gentreo estate planning tool. For assistance with this or ensuring your accounts are structured properly to align with your estate plans, please use our appointment booking service to schedule time with one of our IRA Specialists.

Gentreo™

- **Buying a Home or Car…We Can Help.** Navigating today's home buying and auto buying process can be complicated, but your credit union has many resources to assist you. Set up your personal loan consultation. Please use our appointment booking service to set up a time convenient for you.

- **Are Your Credit Union Accounts as Secure as they Can Be?** Your credit union puts account safety first, but members must take advantage of some of our best fraud fighting features by proactively signing up and activating our tools. From eStatements and Account Alerts to Trusted Contacts and Card Controls, we can help ensure you are doing all you can. Set up your Financial Check Up today using our appointment booking service.

- **Retirement Check-Up.** Retirement on your terms is the only way to retire! Our registered financial service representatives can provide you with a retirement check-up to see if you're on track for the retirement of your dreams! For assistance, please contact linda.phillips@lpl.com.

- **Virtual Learning for All.** During Financial Wellness Month, the Credit Union will also host two webinars. The first will be on April 17 at 12:00 PM ET and will provide an overview of the credit union's latest service, Gentreo. The webinar will review the platform and its capabilities and is a great way to understand how you can get your affairs in order in an affordable way. The second, on April 22 at 12:00 PM ET, "How to Stay Safe Online" provides attendees with useful information on how to protect yourself online and why utilizing online services is sometimes safer than traditional methods. Both webinars will provide great information and will be offered complimentary. To gain access to the webinars, please use the registration links below:
  - **April 17, 2025 - 12:00 PM ET -** Understanding Gentreo—A Cost Effective Solution for Powers of Attorney, Wills, Living Trusts, and More -- http://bit.ly/4jaUkiH
  - **April 22, 2025 - 12:00 PM ET -** How to Stay Safe Online -- https://bit.ly/3RrlYfs

Visit www.merckcu.com/financial-wellness-services to schedule an appointment for any of the services offered by your credit union. Using our appointment service allows you to schedule a meeting with a member of the credit union team during a time that is convenient for you.

Don't Forget to Register for Our 88th Annual Meeting; Annual Meeting Speaker Announced



Join Merck Employees Federal Credit Union on April 29 at 6:00 pm for its 89th Annual Meeting. Credit Union leadership will provide a financial update for the credit union, a fraud prevention speaker will address the group and President, Merck Human Health U.S. Jannie Oosthuizen will serve as the credit union's guest speaker.

Oosthuizen was appointed President, Merck Human Health, U.S. effective January 1, 2022. In this role, Jannie leads a team of close to 3,000 employees responsible for all sales, marketing and business operations supporting the commercialization of Merck's medicines and vaccines in the United States. Jannie became a member of the Merck Executive Team and an Executive Officer of the Company on March 1, 2022.

Prior to his current role, he served as President Global Oncology for Merck. Before his appointment to President Global Oncology, he served as President and Representative Director for MSD Japan, the Merck subsidiary based in Tokyo, Japan where he led the entire MSD business for a period of four and a half years.

The Merck Employees Federal Credit Union Nominating Committee chair, Ronald Coleman, has announced that there will be three (3) candidates running for three (3) open positions. The elections will be held during the 89th annual meeting of the membership on April 29, 2025. The three candidates, Douglas Christie, Jeffrey Hack, and Bernard Wisniewski, are incumbents seeking reelection. Douglas Christie (incumbent) retired from Merck after 42 years of service. He retired as a HVAC Tech. Doug has been a Member of the Credit Union's Board of Directors since 1976. Jeffrey Hack (incumbent) was a Manager at Merck, working in both the Finance Department and Shared Business Services, leaving in 2010 after 5 years with the Company. Bernard Wisniewski (incumbent) retired from Merck in 2010 as Director of Corporate Accounts Payable after 20 years of dedicated service. Bernie has extensive financial knowledge and experience.

Registration is required for all attendees whether attending virtually or in-person. Please visit https://forms.office.com/r/Bqit5KBYTw to register. The meeting will take place at the Ken Frazier Auditorium on the Merck Corporate Campus in Rahway, NJ on April 29 at 6:00 pm. A virtual attendance option is available for all that prefer.

89th Annual Meeting Registration Form

Register Today for MEFCU's 89th Annual Meeting

Don't forget to register today for the Merck Employees FCU 89th Annual Meeting! This year's event will be held April 29 at 6:00 pm at the Ken Frazier Auditorium on the Merck Campus in Rahway, NJ. Members can also attend virtually!

To register visit: https://forms.office.com/r/Bqit5KBYTw

Individuals who register for the virtual meeting will receive an email with details to access the event as it gets closer. Those who register for the in-person option will receive a message from Merck security with registration information as it gets closer to the event.

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 12.50% 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 1.50% APR*
- Home Equity as low as 8.00% APR*

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