Member Insights

2025 Scholarship Winners Announced

Merck Employees Federal Credit Union proudly continued its long-standing tradition of supporting the educational goals of high school seniors by awarding $5,000 scholarships to six outstanding students. This year's winners were chosen from a highly competitive pool of applicants.

Applicants were evaluated based on their academic achievements, volunteer involvement, work experience, and extracurricular activities, along with a thoughtful essay. The 2025 essay focused on financial well-being and the importance of building financial resilience in today's economy.

"In a world of constant change, the drive and optimism of today's youth continues to inspire us," said Paul Gentile, President/CEO of Merck Employees FCU. "Hearing their visions for the future at our Annual Meeting was a powerful reminder of why we invest in education year after year."

The credit union extends its heartfelt congratulations to all applicants and wishes them continued success in the year ahead and beyond.


Claire Kantor

Claire Kantor
West Orange, NJ
Barnstable Academy
College Plans: Muhlenberg College
Major: Environmental Policy or Sustainability Studies
"I am very concerned about the impacts of climate change and have goals to work towards climate change mitigation. I want to continue learning about how climate change is affecting the planet and meet likeminded people."

Christopher Kwiatkowski
Bridgewater, NJ
Immaculata High Schooll
College Plans: Lehigh University
Major: Mechanical Engineering
"Since I was a child I have been fascinated by how things work and hope to continue building my skills in math, physics, and engineering in college and beyond. When I graduate I want to design and improve mechanical systems that can help advance technology, transportation, and energy efficiency."


Christopher Kwiatkowski


Matthew Sidun

Matthew Sidun
South Plainfield, NJ
Union Catholic
College Plans: Undecided
Major: International Relations
"After college, I would like to work for the US Department of State, and my ultimate objective is to become a Foreign Service Officer (FSO). I believe that earning a degree in International Relations would help me to understand the world on a regional and global scale."

Karl "KJ" Stockert
Cedar Knolls, NJ
Whippany Park High School
College Plans: Rutgers University - Newark
Major: Environmental Science
"I plan to attend Rutgers University-Newark, where I plan to enroll in the environmental science program. I also have applied to the honors college at Rutgers Newark. Lastly, after I plan to enroll in the 4+1 plan Rutgers has in my major, which would allow me to earn my master's degree with only one extra year of schooling."


Karl "KJ" Stockert

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(Continued on 2025 Scholarship Winners)


Chloe Yu

Chloe Yu
Westfield, NJ
Academy for Allied Health Sciences
College Plans: Undecided
Major: Biological Engineering
"First, intellectually, I hope to have mastered the knowledge and skills in the area of biological engineering. I hope to have the curiosity to want to do more and be ready for lifelong learning. I will have taken advantage of unique classes offered and the vast amount of research and internship opportunities with distinguished professors to put my knowledge to use. By the time I graduate, my goal is to have a strong academic foundation and acute problem solving skills to address the world's most pressing issues."

Eric Zhu
East Brunswick, NJ
East Brunswick High School
College Plans: Undecided
Major: Computer Science/Statistics
"By studying computer science and statistics, I hope to explore how AI solutions can be applied to various problems in the life sciences and its related fields like healthcare in order to directly improve people's lives, as well as work in AI research to develop new approaches to AI that will mitigate its current shortcomings. In particular, I hope to make AI more transparent so that it can be easier to fix and learned from."


Eric Zhu

Carefull Story of the Month

Carefull's alert system does more than just flag potential fraud — it also helps you stay on top of changes in your financial accounts and services. Recently, a member shared how Carefull alerted him to a 2,500% increase in one of his regular monthly subscription costs. The spike was the result of an introductory rate expiring — something he had planned to cancel but had forgotten about. Thanks to the eye-catching alert, he was able to quickly reach out to the subscription service to renegotiate or cancel the charge altogether.

Carefull is more than a fraud protection tool — it's your financial early-warning system, helping you manage your money and stay informed about changes that could impact your accounts.

Missed Our Financial Wellness Webinars?

Our Financial Wellness webinars held on April 17 and 22, were a big hit with members. In case you missed them, please find details below along with links to watch the videos. Visit our website to download the content.

Have questions? Please contact us directly at memberservices@merckefcu.com and we will be happy to assist.

Estate Planning Basics with Gentreo
YouTube: https://bit.ly/42KJLfx

How to Stay Safe Online with Carefull
YouTube: https://bit.ly/3GFQGzb

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.*