Member Insights

Members Continue to Benefit from Member Appreciation Season Giveaways!





Member Appreciation Season is in full swing! Not only are members benefiting from our loan rate discounts and share certificate rate increase for new money, but many are also winning our giveaways.

Rick Erb, member since 1990, won the Elkton Branch's Fall giveaway basket and Adolfina Socha won the surprise cash giveaway for the week in our Rahway Branch.

Member Appreciation Season lasts until December 31, 2025. Don't miss out on the great offers! Full details can be found here: https://www.merckcu.com/tis-season-member-appreciation-season-here

Join Us for Understanding Your Digital Credit Union on December 11



On December 11 at 12 pm, the credit union will host an interactive webinar focused on online and mobile banking tools to get the most out of your membership and to keep your accounts safe and secure.

We'll walk through where to find key self-service features, share tips to help you manage your accounts with confidence, and answer your questions in real time. It's a great opportunity to build your skills and discover everything our digital banking platforms offer.

Registration is required to attend the webinar or to receive the recording and slides. Please register by visiting https://bit.ly/48jRV1s.

Why the Holiday Season is a Scammer's Favorite Time of Year - And Why This Year Will Be Even Worse

By: Jenny Leight, Business Development & Strategy at Carefull

The holidays are a time for family, celebration, and generosity. Unfortunately, they're also peak season for scammers, and the 2025 holiday season is shaping up to be even noisier and more dangerous than last year.

In 2024, online fraud attempts spiked across Thanksgiving weekend, and winter travel season saw fraud jump 28%, outpacing the summer travel rush (2024 Fraud & Travel Trends Report). And according to the 2024 Consumer Cyber Safety Survey, nearly 1 in 3 consumers reported falling victim to an online scam during the 2024 holiday stretch. This year, criminals are gearing up with even more sophisticated AI tools, more convincing messages, and more opportunities to exploit busy, distracted moments.

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Why the Holidays Attract Scammers

- We move faster: urgency overrides caution.

Holiday deals are designed to encourage quick decision making. According to the 2024 Holiday Shopping Behavior Survey, 62% of Americans say they buy immediately when they see a holiday deal, and 35% admit they take more risks this time of year. When we rush, we click before thinking, and scammers count on that.

- Our inboxes overflow: fake messages blend in.

Shipping notices, order confirmations, donation receipts, travel updates—legitimate alerts make it harder to spot suspicious ones. Scammers slip in "delivery problem" texts or too good to be true discount offers, hoping you'll click without pausing.

- Travel adds chaos: distraction creates openings.

Travel season means boarding passes, hotel emails, gate changes, and shared Wi-Fi. Fraud attempts rose 28% during winter travel last year, and Thanksgiving was the single busiest day for online scam attempts. When we're juggling plans and screens, even savvy travelers can get caught off-guard.

- Emotions run high: generosity becomes a target.

During the holidays, we're generous, hopeful, and focused on family. Scammers know this and often use emotional hooks, a fake charity request, a panicked message pretending to be a loved one, or a too-friendly connection meant to build trust. When emotions run high, even a quick moment of trying to help can lead to a decision we wouldn't normally make.

- More spending happens: noise hides fraud.

The holiday season brings more purchases, donations, and travel charges than any other month. With accounts buzzing and alerts rolling in, a fake transaction or refund request can blend in.

- Why 2025 Will Be Even Noisier

If last holiday season felt busy with scam attempts, 2025 will bring even more noise. Scammers follow consumer behavior closely, and this year there will be more alerts, more price changes, and more digital communication than ever, which means more chances for fake messages to slip in.

One big driver: new tariffs and price shifts. As certain goods become more expensive, shipping costs and retail pricing may fluctuate. That uncertainty gives scammers a new angle, you may see fake "customs fees," surprise "import surcharges," or messages claiming your package is being held until you pay a tariff-related balance. When real prices are changing, fraudulent ones can blend in more easily.

At the same time, scammers are leaning harder on technology. AI tools now help criminals create incredibly convincing emails, texts, websites, and even voice messages that sound like brands or loved ones. Expect more realistic delivery alerts, fake order confirmations, "refund notices," and urgent messages designed to look routine but trigger a quick tap or click.

And with more online shopping, more delivery updates, and more digital receipts landing in inboxes and phones, our attention will be stretched thin. Scammers don't need you to fall for everything. They just need to catch you during one rushed moment. Their goal is to blend in with the real notifications you're expecting and get you to react without thinking.

The bottom line: a busier digital world means scammers have more places to hide. With pricing changes, more packages moving around, and smarter fraud tools, staying one step ahead is more important than ever. A pause before you click, a second look at a message, or running a suspicious email through a tool like ScamCheck can make all the difference this holiday season.

This season should feel joyful, not stressful. Give yourself extra peace of mind this holiday season, so you can focus on what really matters, not scams and fraud. Sign up for Carefull today. Members receive Carefull as a complimentary benefit. To sign up, visit merckcu.com/carefull.

To read *The Top Scams of 2025*, visit https://bit.ly/4ikegAo.

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

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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.*