October 2026

MEMBER INSIGHTS

MONTHLY NEWS FROM YOUR CREDIT UNION

MERCK EMPLOYEES FEDERAL CREDIT UNION

MEMBER APPRECIATION SEASON 2026 IS HERE!

Member Appreciation Season 2026

It's that time of year again where it's all about you, the valued members of Merck Employees Federal Credit Union! From October through December the credit union will offer a variety of loan and deposit rate specials, valuable member education, giveaways, and new for this year's "Season" will be an effort to reward members who have taken the smart financial safety step of adding a Trusted Contac to their account. Adding a Trusted Contact is a savvy move that the credit union strongly recommends for all members to do!

- All auto loans will receive a 0.25% rate reduction, making it a lot easier to get into your new ride.
- Home equity is at an all-time high so why not take advantage of your most valuable asset with a low-rate credit union fixed equity loan which will also have a 0.25% rate reduction.
- Did you know the credit union's mortgage rates rank as some of the best in the nation? Take advantage of our industry-leading rates and receive a $100 gift card when you close on your new home!
- Need your money to work harder for you? Check out our latest CD rates for Season-long high yields on our 6, 12 and 18 month CDs.
- Trusted Contacts just make sense for your financial safety! During the Season all members who have designated a Trusted Contact on their account will be entered to win a $250 account bonus picked every Friday throughout the Season!

At the end of the Season one lucky member who has a Trusted Contact on file will win a $500 account bonus!

Money isn't everything! We will also be offering a variety of special education sessions during the Season. The



first webinar would be "How to Avoid Scams and Fraud" on October 9, 2026 at 12 pm. To register please visit https://streamyard.com/watch/NsjsT64vzXyN or click here.

We look forward to another great Season! The savings are yours for the taking!

Use the QR to Register or visit the link above.

HOW TO CHOOSE A TRUSTED CONTACT

A Trusted Contact on your accounts provides an extra layer of support and aids in fraud detection and prevention. Trusted Contacts don't have the authority to move money or make financial decisions on your behalf, and they cannot see any of your financial information unless you have separately given them access.

A Trusted Contact is someone who can be contacted if there's a concern about your financial wellbeing or the credit union is having trouble reaching you. The best Trusted Contacts have the following three qualities:

1. **Reachable.** They're generally easy to get in touch with when something comes up.
2. **Observant.** They know you well enough to recognize when something seems unusual or out of character.
3. **Comfortable speaking up.** They're willing to be candid when something doesn't seem right, even when the situation may be sensitive.

Most importantly, a good Trusted Contact is someone you can count on to look out for your best interests and speak up when it matters.

Answer the following questions to help decide who should be your Trusted Contact and then complete the Trusted Contact form here or visit a branch, or call 732-484-4811 option 5 and have an application mailed to you.

How often are they in touch?
Regular contact matters. Someone who talks with you often is more likely to recognize when a financial decision, request, or situation seems out of character.

Can they stay calm when something comes up?
A Trusted Contact may be called during an unexpected or stressful situation. Look for someone who can listen, ask good questions, and respond thoughtfully without jumping to conclusions.

Can they be objective about money?
Financial relationships within families can be complicated. Consider someone who will put your best interests first and offer an independent perspective when it matters.

Is there enough trust for an honest conversation?
Sometimes being a Trusted Contact means raising a sensitive concern. The right person is someone you trust enough to hear from, even when the conversation may be uncomfortable or embarrassing.

There are no limits to the number of Trusted Contacts a member can have so consider having more than one.

If you can believe it, 2027 is just around the corner.

Consider reviewing your account information to ensure we have the most up-to-date info.

This includes: address, phone number, email, beneficiaries, etc.

Update using online banking or contact the credit union.

EMAIL: MEMBERSERVICES@MERCKEFCU.COM
PHONE: 732-484-4811
ONLINE BANKING: OPTION 1
LOAN DEPARTMENT: OPTION 2
IRA SERVICES: OPTION 3
CARD SERVICES: OPTION 4
MEMBER SERVICES OPTION 5



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