

CORE ESSENTIALS



CELEBRATE INTERNATIONAL CREDIT UNION DAY WITH US!

On October 17, 2024, you're invited to join Meritus Credit Union and our global credit union community to celebrate the 76th International Credit Union (ICU) Day®! This day honors the spirit and achievements of the worldwide credit union movement. 'One World: Through Cooperative Finance' celebrates how credit unions bring communities together and focus on people over profit.

FREE SHRED DAY

Keep your personal information safe with our FREE Shred Day! Visit a branch to easily shred your confidential documents and reduce your risk of identity theft. Shred-It will provide drive-thru document shredding at our Lafayette and New Iberia branches, and secure bins in the lobbies of our Carencro and Crowley branches.

The event will run during the scheduled time or until the shredding truck/bins reach capacity. Drive-thru service will be rescheduled in the event of inclement weather.

FALL SHRED DAY SCHEDULE

It's the perfect season to shred bank statements, medical records, insurance forms and other documents that include your personal information.

DATE:	Thursday, October 17, 2024
TIME:	1:00 pm - 4:00 pm
LOCATION:	Lafayette Branch 515 Guilbeau Road (Drive-Thru Service)
	Acadia Branch 331 Odd Fellows Road (Secure Bins in Lobby)
	Carencro Branch 724 Veterans Drive (Secure Bins in Lobby)
	Iberia Branch 1101 Parkview Drive (Drive-Thru Service)

Please remain in your vehicle at the drive-thru sites.

SHRED LIMIT: 3 boxes (or white/clear bags) of paper documents per vehicle. Black trash bags will not be accepted.

NOT ACCEPTED: batteries, electronics, CDs, plastic or other non-paper items.



FREE WORKSHOP: BOOST YOUR CREDIT SCORE

DATE:

Tuesday, October 8, 2024

TIME:

6:00 pm - 7:30 pm
(Doors open at 5:30 pm)

LOCATION:

Meritus Credit Union Lafayette Branch,
515 Guilbeau Rd, Lafayette
Building 2, Annex Training Room



Join us for our FREE 'Boost Your Credit Score' Workshop to learn how to improve and manage your credit, request a free copy of your credit report and more!

The workshop is open to the public. Attendees will receive free workshop handouts, dinner and a chance to win a door prize. Seating is limited. Registration is required by Sunday, October 6, 2024.

NEW ATMS AT ALL BRANCHES

We've replaced the ATM at every branch to provide you better, faster service for withdrawals, check and cash deposits and viewing balances. Try them out for yourself today!

Meritus Credit Union debit card holders have surcharge-free access to over 40,000 ATM locations nationwide through the MoneyPass network. With a free Kasasa® rewards checking account, you can earn refunds on ATM withdrawal fees, nationwide (up to \$25 monthly).¹ Visit merituscu.net to find the nearest MoneyPass ATM!

COMMUNITY CONNECTIONS

OFFICIAL PARTNER OF THE LOUISIANA RAGIN' CAJUNS®

We are excited to announce our partnership with the Louisiana Ragin' Cajuns as the new presenting sponsor of the Young Ragin' Cajuns Club for all kids ages 12 and under! This collaboration, enriching young fans with financial literacy education, offers plenty of opportunities to engage with the Ragin' Cajuns at numerous events this season.



The cost for the 2024-25 season is \$45 per child.

Membership Perks include free admission to regular season home games, special giveaways, exclusive event invites and more!

Follow @merituscu on [Facebook](https://www.facebook.com/merituscu) and [Instagram](https://www.instagram.com/merituscu) for updates.



HOLIDAY SKIP-A-PAYMENT IS BACK

Skip a payment on your loan this holiday season to have more cash for gifts, travel or paying off debt.² The Skip-A-Payment Request Form and program details are available at all branches and merituscu.net/skipapayment starting mid-October 2024.



HIGHLIGHTS

- Choose to skip your November or December loan payment.
- Deadline to request a Skip-A-Payment is December 31, 2024.
- You may request to Skip-A-Payment on multiple eligible loans.
- There is a \$29 processing fee for each request to skip a loan payment.
- All Skip-A-Payment requests are subject to approval.

STAY PROTECTED FROM SCAMS

Scammers use various methods like text messaging, social media, phone calls and artificial intelligence to trick individuals into sending money or giving access to financial accounts. It's important to stay alert this holiday season to protect yourself from their attempts. Scammers are skilled at building trust, preying on emotions and using convincing stories to get you to take action. Watch out for these common scams:

PAYMENT DEMANDS

A scammer might contact you with an urgent request to pay for something using untraceable methods like gift cards or digital money, like cryptocurrency. Tip: Use safe, traceable payment methods and never share payment details with someone you don't know.

IMPERSONATION SCAMS

Scammers often pretend to be someone you trust, like a company, charity or friend. They use this trust to make an urgent request for money. Tip: Check if the person or group asking for money is who they say they are. Don't believe them just because it looks real.

SUSPICIOUS LINKS

Be cautious of emails or texts about suspicious activity on accounts (like online shopping accounts). These attempts often include links or attachments that look legitimate but can lead to malicious sites. Tip: Hover your mouse over a link before clicking on it to check the website details and for misspellings.

UNEXPECTED PRIZES OR OFFERS

If someone says you won something and asks for personal details or money to claim the prize, be careful—it's likely a scam. Tip: Never provide personal details or payment for unexpected prizes.

MONEY TRANSFER REQUESTS

Requests to use your account to transfer money can be a setup for laundering illegal money, which could involve you in a crime. Tip: Reject any requests to use your accounts to transfer money for someone else.

Protect yourself with free resources and tools. Visit merituscu.net/education to learn more.

TEAM UPDATES

SKYLER ANDRUS

Skyler joins our team as a Teller at our Crowley Branch. She went to school at SLCC and loves traveling and spending time with her two boys.



ADRIENNE BOUTTE

Adrienne joins our Lafayette Branch team as a Member Service Representative. She is a military wife, food enthusiast and fan of the Ragin' Cajuns.



ALYSSA FONSECA

Alyssa joins our Carencro Branch team as Teller Supervisor. She is a graduate of Lafayette High School and loves the Saints and caring for her cats.



TESSA PERRY

Tessa joins our team as Branch Manager at our Carencro Branch. She has over 15 years of credit union experience and loves to travel and volunteer in her free time.





LAFAYETTE BRANCH

515 Guilbeau Road | Lafayette, LA 70506

Lobby

Monday - Friday | 8:30 am - 5:00 pm

Drive-Thru

Monday - Thursday | 8:30 am - 5:00 pm
Friday & LPSS Paydays | 8:30 am - 5:30 pm

Contact Numbers

Phone 337.989.2800 | Fax 337.989.2816
Toll Free 866.989.2800

CARENCRO BRANCH

724 Veterans Drive | Carencro, LA 70520

Lobby

Monday - Friday | 8:30 am - 5:00 pm

Drive-Thru

Monday - Thursday | 8:30 am - 5:00 pm
Friday & LPSS Paydays | 8:30 am - 5:30 pm

Contact Numbers

Phone 337.896.2900 | Fax 337.896.9200

ACADIA BRANCH

331 Odd Fellows Road | Crowley, LA 70526

Lobby

Monday - Friday | 8:30 am - 5:00 pm

Drive-Thru

Monday - Thursday | 8:30 am - 5:00 pm
Friday & APSB Paydays | 8:30 am - 5:30 pm

Contact Numbers

Phone 337.785.0810 | Fax 337.785.0201

IBERIA BRANCH

1101 Parkview Drive | New Iberia, LA 70563

Lobby

Monday - Friday | 8:30 am - 5:00 pm

Drive-Thru

Monday - Thursday | 8:30 am - 5:00 pm
Friday & IPSB Paydays | 8:30 am - 5:30 pm

Contact Numbers

Phone 337.335.1100 | Fax 337.335.1103

BONJOUR TELEPHONE BANKING

800.291.3867

ONLINE & MOBILE BANKING

www.merituscu.net

HOLIDAY CLOSINGS

Monday, October 14 - Columbus Day and Indigenous Peoples' Day
Friday, October 18 - Crowley Branch closes at 12:00 pm
Monday, November 11 - Veterans Day
Thursday, November 28 - Thanksgiving Day
Friday, November 29 - Branches close at 12:00 pm
Tuesday, December 24 - Branches Close at 12:00 pm
Wednesday, December 25 - Christmas Day



'TIS THE SEASON FOR GIFT CARDS

Make your holiday shopping easy with Visa® gift cards from Meritus CU! Customize your gift amount from \$10 to \$1,000. Plus, our gift cards feature a low activation fee of \$2—saving you money over other retailers. Gift cards are available at all branch locations.



MEET YOUR HOME TEAM

Apply for Home Loans Online



Rates as of September 27, 2024. For current rates, visit merituscu.net or call us at 866.989.2800.

¹ Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings. Membership restrictions may apply. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. A \$25.00 minimum deposit is required to open the account. There are no recurring monthly maintenance charges or fees to open or close this account. Advertised information and rewards are based on all account qualifications being met during each cycle period. Contact one of our credit union service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Learn more at merituscu.net/kasacash. ² All Skip-A-Payment requests are subject to approval. Participants authorize Meritus Credit Union to extend their final loan payment by one month and must resume making regular payments the month following their skipped payment. Interest will continue to accumulate on loans during the month participants skip their payment. Excludes all real estate loans, Momentum loans, lease-like loans and Visa® credit cards. If participant has chosen GAP coverage on their loan and chooses to take advantage of the Skip-a-Payment promotion, coverage may be affected. Only two Skip-a-Payments are allowed per year per loan. All loans and deposit accounts must be current to qualify. In the case of a decline, the fee would be credited back to the member's account but would be subject to right of offset for any past due loans or levies.



Federally Insured by NCUA



Equal Housing Lender



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