



the Prescription

Fall 2024

Our Credit and Debit Cardholders Earn CURewards®

Make the most out of your CURewards program! As a valued cardholder, you have access to exclusive benefits and rewards that can make your everyday spending very rewarding. Here's how you can maximize your rewards and enjoy all the perks that come with your cards.

Earn More Points with Everyday Purchases

Did you know that every time you use your MSDFCU card, you're earning reward points? From grocery shopping to dining out, using your card for everyday purchases helps build points faster. You can also shop online at the CURewards Mall for special earning offers.

- **Vigor:** Each month, earn 1.5 points per \$1 spent up to \$1,500 in purchases, and earn 2 points per \$1 spent on purchases above \$1,500.
- **Platinum Rewards:** Earn 1 point per \$1 spent.
- **Debit Card:** Earn 1 point for every \$2 spent. To earn points, choose "Credit" on payment terminal when making purchases.

Redeem Points for Maximum Value

Our online portal makes it easy to view and redeem your rewards. Explore the different redemption choices and find what best suits your needs.

- Cash Back
- Statement Credit
- Travel
- Merchandise
- Gift Cards

Be sure to use your card regularly to take full advantage of the rewards program! **Visit www.msdfcu.org/disclosures to view the full terms and conditions on all cards.**



Digital Card Issuance

Why wait for your card to arrive in the mail?

Before your new, physical card arrives and even before your current card expires, you can add it to your mobile wallet! Simply access your app on your mobile device and tap the "Add to wallet" button. Once added, your card is ready for digital payments and seamless, safe, contactless checkout at points of sale.

To learn how, visit www.msdfcu.org/creditcard and view the **Frequently Asked Questions** for instructions.



MSDFCU Is Helping You Fight Debit and Credit Card Fraud

Our advanced fraud alerts can now send emails and SMS texts, in addition to interactive phone calls when fraud is suspected. If you receive an alert, respond immediately with "Yes" or "No" regarding whether the transaction is legitimate. If you do not reply, your card may be blocked until the fraud alert is cleared.

Members are automatically enrolled. So, please make sure we have your correct contact information on file. **To learn more about this service, view the [Fraud Alert FAQs](#) at: www.msdfcu.org/creditcard**

Note: MSDFCU will never ask for account information or your PIN in fraud alerts.



Dana's Desk

Ahead of this holiday season, we want to help you spend safely and wisely by providing you with the latest information about your credit and debit cards. MSDFCU cards are among the most essential and powerful tools for everyday use and unexpected emergencies, and they help build good credit for long-term financial health.



In this issue, we introduce new programs and features that you need to know about before the busy holiday season begins.

- Help you combat fraud – Card alerts
- Help you understand and manage your financial health – Credit Score and Reports
- Encourage you to earn and enjoy rewards and offers – CURewards
- Give you immediate access and restore your service – Digital Card Issuance
- Offer you the latest in payment options – Installment payments
- Offer you a powerful card that suits your needs – Visa® vigor™ card

To help keep your credit union growing and strong, we ask that you consider sharing your credit union's mission and benefits with your family, friends, and coworkers. Through our popular member referral program, we offer a \$50 thank you to both you and your referee.

So please take the time to learn more about your card services and be sure to spread the word about MSDFCU. We appreciate your membership, and we are here to serve you.

Dana DeFilippis, CEO

Your Financial Wellness and Safety

We want to provide you with all the resources you need to take control of your financial health and safety. That's why you can now view your **credit score within digital banking**. In addition to seeing your credit score, you can access your full credit report, receive credit monitoring alerts, dispute errors, create a personalized credit score action plan, get financial education tips, and so much more within the Credit Score tool – all without impacting your credit score. Look for the link "Credit Score & Report" located in the Financial Planning menu.



Help Us Grow!

As a valued MSDFCU member, you know firsthand the advantages of being part of our Credit Union. By referring someone, you'll be helping them discover better rates and lower fees, personalized service, and community impact.

How to Make a Referral

- Share Your Experience: Tell your friends and family about your positive experiences.
- Encourage Them to Join: Suggest they visit our website or contact us to learn more.
- Submit Their Contact Information: Online, at a branch, or on the phone.
- All you need is your referee's first and last name, your first and last name, email, and phone number.



As a token of our appreciation, we offer **\$50** when your referee opens a qualifying account, and your referee will receive a **\$50** deposit directly into their new account.*

Get started at: www.msdfcu.org/referral

*Rewards are available only when accounts are opened by new members during the promotion period of September 1, 2024, through October 31, 2024. The minimum deposit requirement for \$50.00 reward is \$100.00. The reward will be deposited into your account within 60 days after the new account is opened. All account opening documents must be submitted and verified to qualify. Five incentives per household referral limit. Offer subject to change or withdrawal at any time without prior notice. All accounts closed within six months of opening are assessed a \$25.00 account closing fee.

Celebrate International Credit Union Day® With Us

On October 17, we will join more than 82,000 credit unions from 98 countries to celebrate the 76th anniversary of International Credit Union (ICU) Day.

Visit any branch between October 14 and 18 to celebrate.

- Stop into any branch for a free pocket calendar.
- On Thursday, October 17, enjoy snacks and goodies.
- ICU Week coincides with this year's member referral program.*

*In addition to Merck & Co. employees and their families, other select groups may join the Credit Union. Visit www.msdfcu.org for membership eligibility or to learn how your company or organization can join, call (215) 996-3744.



Locations

Chalfont
335 W. Butler Ave., Chalfont, PA 18914

Collegeville
130 W. Main St., Trappe, PA 19426

Lansdale
333 S. Broad St., Lansdale, PA 19446

Harleysville
665 Main St., Harleysville, PA 19438

Quakertown
274 NW End Blvd., Quakertown, PA 18951

Merck Locations
Upper Gwynedd, West Point

Hours

Chalfont, Collegeville, Lansdale, Harleysville and Quakertown
Mon. – Fri. 9:00 a.m. – 5:00 p.m.
Sat. 9:00 a.m. – 12:00 p.m.

Contact Information
Call Center (215) 996-3700

Telephone Banking (24-Hour Audio Response) (215) 996-3700, option 2

Website msdfcu.org
Email info@msdfcu.org
ABA Routing Number 231386645
NMLS #396614

Holiday Closings

Columbus Day
Monday, October 14, 2024

Veterans Day
Monday, November 11, 2024

Thanksgiving
Thursday, November 28, 2024

Black Friday
Friday, November 29, 2024
All offices will close at 4:00 p.m.

Christmas Eve
Tuesday, December 24, 2024

Christmas Day
Wednesday, December 25, 2024
After-hours support until 7 p.m. EST on December 24 and resumes 7 a.m. EST on December 26.

After-hours support until 9 p.m. EST on December 31 and resumes 7 a.m. EST on January 1, 2025.

Vigor Introductory Offer – Say Goodbye to the APR

Take a break from rates with the Visa® vigor™ Signature credit card introductory offer.

- **0% APR on purchases*** for 365 days from account open date.
- **0% balance transfer APR**** for 15 months. 2% fee for balances transferred within 90 days from the account open date.
- **Earn 3 CURewards Points***** on every dollar you spend within the first 90 days of account opening. Points can be redeemed for cash back, merchandise, and more.

Packed with the strength and flexibility to keep up with your busy lifestyle, vigor is synonymous with good health. The card comes loaded with benefits.

- Continue to earn up to three CURewards® Points¹ per dollar
- Contactless tap-to-pay
- Digital wallet acceptance
- Account alerts via text or email
- No foreign transaction fees
- Travel and emergency assistance
- Concierge services
- Cardholder protections with Visa® Zero Liability Policy
- With our vigor card, you'll get a minimum credit limit of \$5,000 and up to \$75,000 with no annual fee and no cash advance fees.

Apply online today or call to take advantage of our introductory offer. [Visit www.msdfcu.org/vigor](http://www.msdfcu.org/vigor).

*Rate is good for 365 days from account opening. Afterward, the account will return to the standard APR as described in your credit card agreement and disclosure.

**Transferred balances will have a 0.00% APR for 15 months on balances transferred within the first three months of account opening with a 2% balance transfer fee. The rate is good for 15 months from the transaction date of the balance transfer. Afterward, the account will return to the standard APR as described in your credit card agreement. Balance transfers are not eligible for rewards.

*** Earn three CURewards Points on every dollar you spend within the first 90 days of account opening. Points can be redeemed for cash back, merchandise, and more. Afterward, the account will return to the standard tiered structure as described in your credit card agreement. Cash redemptions start at 2,500 points, with no maximum on the amount you can redeem. Redeem your points at a rate of 1%, in any increment (for example, 2,500 points = \$25.00).

Cash advances and balance transfers are not considered purchases and will not qualify for rewards, cash back, or the Bonus CURewards® offer. See cardholder agreement and disclosure for full details.

¹Earnings are calculated based on a tiered structure. Each month you will earn 1.5 points per \$1 spent up to \$1,500 on purchases, and you will earn 2 points per \$1 spent on purchases above \$1,500.

Existing MSDFCU credit card and loan balances are not eligible for this promotion. Subject to credit approval. Offer subject to change or withdrawal without prior notice.

Coming Soon: Credit Card Installment Payments

We're preparing to launch a new way to pay for qualifying purchases and manage your credit card balance with installment payments. Installment payments allow you to break down your credit card balance into smaller, fixed monthly payments over a set period at a lower interest rate.*

What to Expect:

- **Flexible Terms:** Choose from a variety of repayment periods to suit your needs.
- **Fixed Payments:** Enjoy predictable payments that fit your budget.
- **Convenient Setup:** Easy management through our online portal and mobile app.

No new line of credit. No credit checks. No impact on your credit score. It is another helpful tool to help you achieve your financial goals. [Keep an eye on our website, www.msdfcu.org/installments](http://www.msdfcu.org/installments), for more details on how you can start using Credit Card Installment Payments.

*Interest rate will be provided via the Merck Sharp & Dohme Federal Credit Union Mobile App and will be contingent on qualifying purchase.

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Joseph Robinson



Rates of Interest

All rates effective as of 10/1/2024 and subject to change without notice. Call (215) 996-3700 for current and additional rates.

Loans (Annual Percentage Rates)

New & Used Car - 36 - 60 month	5.74% ¹
New & Used Car - 72 month.....	5.99%
New & Used Car - 84 month.....	6.49%
Visa® vigor™ Rewards	as low as 16.25% [†]
Visa® Platinum Rewards.....	as low as 16.25% [†]
Visa® Platinum	as low as 14.65% [†]
Student Loans (fixed rate)...	as low as 5.75%

¹Estimated monthly car loan payment per \$1,000 borrowed at 5.74% APR is \$19.21 for 60 months. Estimated monthly car loan payment per \$1,000 borrowed at 5.99% APR is \$16.57 for 72 months. Estimated monthly car loan payment per \$1,000 borrowed at 6.49% APR is \$14.84 for 84 months. Rates subject to change without notice. Subject to credit review. My Advantage discount does not apply. APR = Annual Percentage Rate.

[†]The Annual Percentage Rate (APR) is based on your creditworthiness and will vary with the market based on the Prime Rate.

Home Equity Loans (Annual Percentage Rates)

Fixed-Rate Term up to 90% LTV²

5 Years	5.74%
7 Years.....	5.99%
10 Years	6.24%
15 Years	6.49%

Home Equity Line of Credit7.25%²

²Variable rate subject to change quarterly based on the Prime Rate as published in The Wall Street Journal with a floor of 3.99% and a ceiling of 18.00%. Estimated monthly payment per \$1,000 borrowed at 7.25% APR is \$9.13. Call or visit a branch for details.

All home equity loans and lines of credit are subject to a \$150 non-refundable application fee.

Money Market* (Annual Percentage Yields)

\$2,500 minimum	0.90%
\$20,000 minimum	1.60%
\$80,000 minimum	2.15%

*Rates will be 0.25% higher for members qualified in My AdvantageSM.

Certificates (Annual Percentage Yields)

12-Month	4.65%
18-Month	4.75%
24-Month	4.55%
60-Month	4.10%

Minimum balance on certificates is \$500. Minimum balance on all Jumbo Certificates is \$25,000. IRA certificates and other terms available.

RV Loans

Call (215) 996-3700 or visit www.msdfcu.org for current rates and terms.

Business Loans

Call Ken at (215) 996-3725 for current rates and terms.

Mortgage Loans

Call (215) 996-3737 or visit www.msdfcu.org for current rates and terms.

Federally Insured by NCUA | Equal Housing Lender



CU Edge Financial University

CU Edge University is available online at any time. This free, two-part, all-virtual financial education is offered to teenage members with a CU Edge Account. Teens who successfully complete the two exams receive a \$25 MSDFCU Visa® Gift Card for their participation.

To register, visit msdfcu.org/events, email Bill Peace at bpeace@msdfcu.org, or call (215) 996-3788.



Hoffman Awards for Student Volunteers

Graduating seniors of the class of 2025 are invited to apply for the Raymond O. Hoffman Award. The award honors the founder and first president of Merck Sharp & Dohme Federal Credit Union, who dedicated his life to volunteer service. High school seniors who are active community volunteers are encouraged to apply.

To apply, visit msdfcu.org/hoffman. All entries must be received no later than January 31, 2025.

Winners will be notified in February 2025. Good luck!



Upcoming Webinar


FAFSA - Now Is the Time to Apply!

Wednesday, November 6, 2024, at 1:00 or 6:00 p.m. ET


Learn about the financial aid process and completing the Free Application for Federal Student Aid (FAFSA). Our college counselor will cover the new and improved FAFSA, types of financial aid, preparing for and completing the FAFSA, next steps, and tips.

Register at: www.msdfcu.org/events


Take a look inside...



COMING SOON:
CREDIT CARD
INSTALLMENT
PAYMENTS



VIGOR
INTRODUCTORY
OFFER



REFER SOMEONE
TO MSDFCU



Once a member, always a member

335 West Butler Ave., Chalfont, PA 18914

There's no better time than now.

AUTO LOANS • HOME EQUITY LOANS • CREDIT CARDS

Start today and make the most of every moment. With our range of auto loans, credit cards and home equity loans, the opportunities are endless. And they're all within your reach.

Visit msdfcu.org/moment for details

Unlock Your Financial Future!

Our expert financial planning services are here to help you achieve your goals, whether it's buying a home, saving for retirement, or planning for your children's education.

Ask how to schedule a free consultation. Your future self will thank you!

