



MERCK SHARP & DOHME
FEDERAL CREDIT UNION

September 2024

[msdfcu.org](#)

Refill Newsletter

Double the Rewards!

REFER | EARN | REPEAT!

\$50 *for You!* & **\$50** *to Share.*



Refer. Earn. Repeat.

We believe in rewarding members for sharing the good things in life. Pair up with someone through the referral program and receive our special thank you.

Enjoy \$50 for you and \$50 to share¹.

Don't miss out on your chance to earn a reward!¹

Refer a friend now and start enjoying the rewards together.

Visit [msdfcu.org/referral](#)

[Refer a friend Here](#)



Certificates fit any stage of life.

If you have money you don't need to access immediately, a Certificate from MSDFCU can be your solution. Certificates fit any stage of life. We are offering an 18-month certificate at 5.00%* APY for a limited time. Learn more by visiting [msdfcu.org/certificates](#).

**18-MONTH
CERTIFICATE**

5.00%
APY

[OPEN A CERTIFICATE](#)



Purchasing a home and worried about the rates? We've got you covered.

Q: I am pre-qualified and have made an offer on a house. We locked in our rate, but the rates have dropped again. What can we do to ensure we get the new lower rate?

A: MSDFCU Mortgage allows a **no-fee one-time rate re-lock** if the rates go down!

Click below to visit our Mortgage Center.

[MSDFCU Mortgage Center](#)

Upcoming Events

Columbus Day

MSDFCU will be closed on Monday, October 14th, in observance of Columbus Day.

Free Shredding Event

Join us at our Shredding Event on Saturday, October 19th, at our Chalfont Branch from 9 AM to 11:00 AM.

Free Student Choice Webinar

Join us in learning more about the financial aid process and completing the Free Application for Federal Student Aid (FAFSA). Wednesday, November 6, 2024 at 1:00 or 6:00 pm ET

[View Events Here](#)

Reminder: Online banking, mobile banking, & ATMs are available 24/7.

Your Credit Score. And More.

Anytime. Anywhere.



Coming Soon!

Your financial wellness is important to us. As a member of MSDFCU, we want to provide you with all the resources you need to take control of your financial health. Soon, you will see your credit score in Digital Banking. There is nothing you need to do it's free -without impacting your score!



No purchase necessary. Open to Rewards Program cardholders, who are legal res of 50 US, DC & PR, 18+. Last entry period ends 10/27/2024. Void Where Prohibited. See Rules with free entry method: www.cugivebacksweepstakes.com.

AUTO LOANS

As Low As
5.74%
APR

CLICK HERE
TO VIEW ALL RATES
Ask us about our express checkout!

STUDENT LOANS

Chase your dream - choose a loan solution that helps you focus on what's important.

- UNDERGRADUATE
- GRADUATE
- REFINANCE

[Learn More](#)

LEARN MORE

BUSINESS LOANS

We offer term loans, commercial and investment property mortgages, Business lines of credit, and more!



Federally Insured by NCUA | Equal Opportunity Lender
MSDFCU makes every reasonable effort to ensure the accuracy and validity of the information published. We reserve the right to change service information, rates, or terms at any time without prior notice. Contact us for complete details.

1. 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 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.

*APY = Annual Percentage Yield. Rates effective 4/01/2024 are subject to change without notice. Minimum balance on certificates is \$500. Minimum balance on all JUMBO certificates is \$25,000. Penalties for early withdrawal apply.



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