



MERCK SHARP & DOHME
FEDERAL CREDIT UNION

December 2024

msdfcu.org

Refill Newsletter



Refer. Earn. Repeat. Ends December 31st!

We believe in rewarding members for sharing the good things in life. **Enjoy \$50 for you and \$50 to share⁴.** Don't miss out on your chance to earn a reward!⁴

Visit msdfcu.org/referral

[Refer a friend Here](#)



Early Pay Access!

Get Paid Sooner with Early Pay Access.

Say goodbye to waiting for payday! With our **Early Pay Access**, you can access your hard-earned money up to **two days earlier⁶** than traditional schedules.

This new feature will automatically be

applied to your eligible deposits.

What are the benefits? Faster access to your pay, financial freedom, ultimate convenience, and security you can trust!

And if you are not all already enrolled in direct deposit

Contact your HR department or payroll provider to learn how to enroll with your MSDFCU account so you will be ready to start benefiting from Early Pay Access. Get paid on your terms and take control of your finances!

-Get your money faster, feel more secure, and enjoy the benefits of Early Pay Access!

[Learn About Early Pay](#)

Credit Card Installment Payments

Split credit card payments over time at a fixed rate.⁵

Installment Payments: **YOUR NEW FAVORITE WAY TO PAY**



The future of spending is on your terms! Do you enjoy the flexibility of a credit card but hate the uncertainty of varying monthly payments? Installment Payments lets you pay for qualifying purchases and manage your credit card balance by breaking it down into smaller, fixed monthly payments at a lower interest rate over a set period.

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.

Big Benefits:

- Low interest rate
- No new line of credit
- No credit checks
- No impact to your credit score
- 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.

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

[Learn More](#)

Upcoming Holiday Closings

Christmas Eve

MSDFCU will be closed on Tuesday, December 24th,
in observance of Christmas Eve.

Christmas Day

MSDFCU will be closed on Wednesday, December 25th,
in observance of Christmas Day.

New Year's Eve

MSDFCU will be close at 4:00 pm on Tuesday, December 31st,
in observance of New Year's Eve.

New Year's Day

MSDFCU will be closed on Wednesday, January 1st,
in observance of New Year's Day.

Reminder:

Upper Gwynedd will be closed the week of
December 23rd through January 1st

After-hours phone support is available until 7 p.m. EST on December 24, resuming at
7 a.m. EST on December 26th.

Starting December 31st at 9 p.m. EST, all after-hours phone support will be
unavailable until January 1, 2025, resuming at 7 A.M EST.

[View Events Here](#)

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

***There's no
better time
than now.***



AUTO LOANS

HOME EQUITY LOANS

CREDIT CARDS

Don't wait for the perfect moment-create it.

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

Low rates, fast approvals and no roadblocks.

Whether you're seeking more room or extra vroom, our auto loans help drive you. Rates as low as **5.74% APR¹**

From home upgrades to life upgrades, start here.

Open the door to possibility with a Home Equity Loan from Merck Sharp & Dohme. Rates as low as **5.74% APR²**

Expand your spending power and elevate your lifestyle.

Meet the credit card that meets your ambitions. Our Visa[®] vigor[™] Signature Rewards Credit Card offers credit limits up to \$75,000³.

[Learn More](#)

Don't Stop Earning
At Maturity

**Renew your certificate
with confidence.**

msdfcu.org/rates



**LEARN
MORE**

BUSINESS LOANS

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





Hoffman Awards

2025 Applications are now being accepted.

Apply Today!

*Applicants must be members or eligible for membership at MSDFCU

Cozy up your space with a... HOME EQUITY LOAN

As Low As
5.74%
APR*



msdfcu.org/rates

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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 - Estimated 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. Qualifying used vehicles model years 2017-2023. Rates are subject to change without notice. Subject to credit review. My Advantage discount does not apply. APR = Annual Percentage Rate.

2 - APR = Annual Percentage Rate. Home equity loans are subject to a \$150 non-refundable application fee. Loan to Value (LTV) maximum is 90%. Estimated monthly payment per \$1,000 borrowed at 5.74% APR is \$19.21 or 5 years and at 5.99% APR is \$14.60 for 7 years and at 6.24% APR is \$11.22 for 10 years and at 6.49% APR is \$8.71 for 15 years. Rate 0.50% higher for 81%-90% LTV. Home equity loans are valid for properties in Pennsylvania and New Jersey only. My Advantage rate does not apply.

3 - The \$75,000 limit is an aggregate of all unsecured loans (Credit Cards, Personal Loans, Easy-Access Line of Credit, etc.) and is based on your credit. The limit you may borrow could be less if you have other unsecured loans with MSDFCU.

4 - Rewards are available only when accounts are opened by new members during the promotion period of September 1, 2024 through December 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.

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

6 - Availability is based on your originating entity's participation with early pay access. Access to funds depends on the timing of the submission of the payment. MSDFCU may make the funds available up to two days earlier than the effective date. Always confirm your available balance before making a purchase or withdrawal.



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