



JUNE 2027

# MERIDIA

COMMUNITY CREDIT UNION

==== *go beyond*

## NEWS & FEATURES

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Holiday Hours

Lessons Learned

Southwestern Branch Construction

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### Temporary Hours

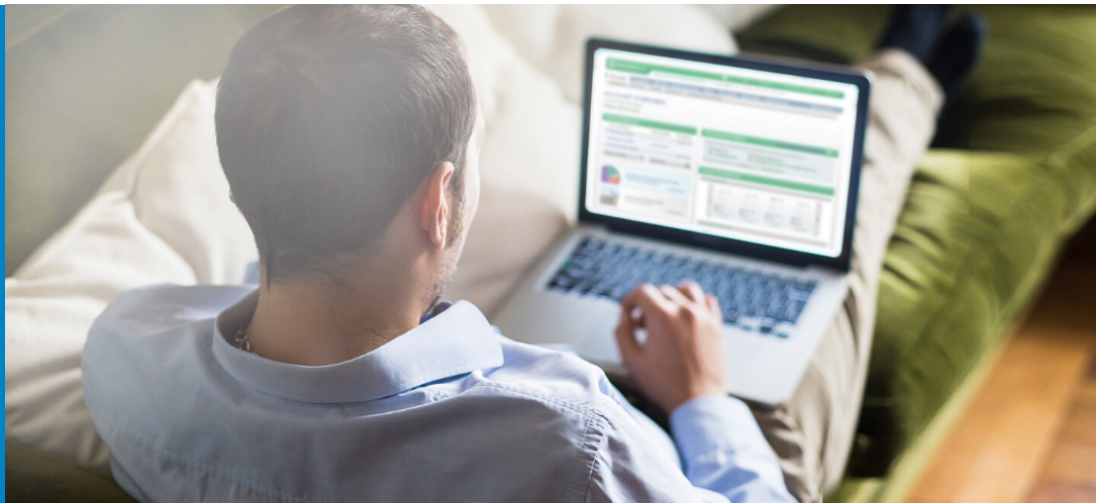
Tellers:

Drive Thru & PTM's Only

Monday ~ Friday 9am to 4pm

Saturday 9am to 12pm

Loan & account inquiries or applications can be taken by phone or online.



## Apply, sign & fund.

[WWW.MERIDIACU.COM](http://WWW.MERIDIACU.COM)

We understand you still need a way to get things done. We've made our loan process simple and allow you to safely maintain social distance.

For most of our loan products, you can apply online at [www.meridiacu.com](http://www.meridiacu.com). It's a simple process.

Once approved, you'll sign electronically and funds will be made available to meet your needs.

### INDEPENDENCE DAY WEEKEND CLOSING

Meridia will be closed Friday, July 3 and Saturday, July 4 in observance of the Independence Day Holiday.





# "NEVER LET A GOOD CRISIS GO TO WASTE."



*-Winston Churchill*

As the clock hit midnight on December 31, 2019, no one could possibly have anticipated what the new year had in store for us. 2020 has been a roller coaster ride, but also an opportunity to take a step back, slow down and think - something that doesn't happen all that often.

If cash flow has become a problem, you can recognize the value of savings. The reality of a loss or reduction of income helps us understand the necessity of budgeting and thinking about purchases in terms of wants or needs. While our traditional habits of vacations, shopping, or going to events were shut down, we changed our spending because there was no other choice. Although grocery bills increased, we found that was nothing compared to what was saved by not eating out. The cable TV subscriptions were put to good use because we had time to watch what we have been paying for all this time. We don't know what's in store for the rest of this year, but we are a little more prepared than we were a few months ago. Are you impressed yet by what you've weathered? *You should be.*

Don't let what you've learned go to waste. Our mission is to get you to a better place financially, so here's what we suggest...

- Look at your budget over the last 6 months, then compare it to the year before. If you've struggled recently, see what expenses you can do without, even for a few months. It may have not been by choice, but you've already lived through going without many things, so you know you can do it.
- Your Savings is your own personal insurance policy. If your income is cut, you know you can tap into savings to supplement the necessities. As things begin to get back to a new normal, make savings a priority because as we have learned, we don't know what tomorrow can bring.
- You may have found yourself in a better place with your finances - that's awesome! Keep it going - start an IRA, add to your savings, or set a goal. Take advantage of getting ahead.
- Keep it simple - sometimes it's okay to put all your eggs in one basket. Bring your savings and spending all under one roof, and use tools that can help you achieve success with budgeting and saving. Check out the budgeting tools Meridia's GoOnline offers and you will appreciate our commitment to bringing simplicity to your financial life.

Meridia has knowledgeable Financial Service Representatives & a Financial Advisor available - let us know how we can help.



# LOAN RATES



## AUTO LOANS

### AUTO LOANS

**Rates as low as 2.49% APR**



## RECREATIONAL VEHICLES

Motor/Mobile Home, Boat &  
Travel Trailer Loans

**Rates as low as 4.09% APR**



## CREDIT CARDS

0% Balance Transfers for 12 months

**Rates as low as 9.99% APR**



## EQUIPMENT

Equipment & Powersport Loan

**Rates as low as 5.09% APR**



APR = Annual Percentage Rate. APR is based on credit score, loan term & model year of collateral. Loan amount subject to NADA Value. APR may range based on these factors. Visit [www.meridiacu.com](http://www.meridiacu.com) for details on specific loan types.

# Southwestern Branch Remodel



Our expansion and remodel of our Southwestern Blvd. Branch is moving along!

We have added space and the entire branch is getting an update for efficiency and functionality.

Stay tuned on social media for updates on the progress, as well as other changes as we continue to follow the ever-changing guidelines for public safety.



Auto Loan  
Rates as low as

**2.49%** APR



\* APR = Annual Percentage Rate. APR is based on credit score, loan term & model year of vehicle. Loan amount subject to NADA Value. APR may range from 2.49% to 14.19% APR.



# Meet Kelsey, the new Branch Manager at Meridia's Eden Branch.

July will mark one year that Kelsey has been with Meridia! Kelsey brings many years of banking and insurance experience. She grew up in the Village of Hamburg and is a member of the Hamburg Hawks Women's Hockey Alumni Team. Aspiring to join the Adirondack 46er Club, Kelsey is very active outdoors celebrating all seasons Western New York has to offer.



The tax deadline is coming up fast! If you haven't filed yet, there's no need to panic. We have teamed with TurboTax® to make it easy to file on time - and save up to \$15. **Finish now!**



Love My Credit Union®  
rewards



File by  
7/15

**BEAT THE TAX  
DEADLINE and  
SAVE UP TO \$15!**



[File Now](#)