



# MERIDIA

COMMUNITY CREDIT UNION

*go beyond*

## LOAN BUNDLE & SAVE EVENT

# LET'S GO BUFFA-LOW!

## LOAN BUNDLE & SAVE EVENT



## LIMITED TIME OFFER!

Receive an oversized stadium blanket when you open two new loans!\*



Lets go for 2! Score super savings by bundling two or more of our consumer loans and receive a discount on the second loan rate!



New & Used  
Auto Loans



Personal  
Loans



Equipment  
Loans



Powersport  
Loans



Learn more or apply today at  
**SAVEATMERIDIA.COM** or contact  
us at **716.648.4411** for more details.



\*Offer is only valid for a limited time. Membership eligibility is required. All loans are subject to underwriting requirements. Internal refinances are not eligible for this promotion. Minimum loan size of \$5,000 for first loan, and second loan must be closed within 30 days.



# Holiday Savings Challenge

Open a **Meridia Holiday Club Savings Account** with automatic transfers & **get a free treat on us!** Plus, be entered to win a **\$100 Visa Gift Card** on Friday, November 25th!



Must open a new Holiday Savings Account with \$5 or more before November 24, 2022 with scheduled payroll transfers or automatic transfers to be eligible. One winner of a \$100 Visa Gift Card will be randomly chosen from eligible entries and announced on Friday, November 25, 2022.



**EARLY  
BLACK FRIDAY  
DEAL!**

**2.27** %  
APY\*

**18 Month Term  
Share Certificate**



APY = Annual Percentage Yield. Rate available for a limited time only, from October 27, 2022 through November 25, 2022. At the end of the 18 month period, the renewal rate will be based on rates current at time of renewal. See terms & conditions of Term Share Certificates for further details at [www.meridiacu.com](http://www.meridiacu.com).





# WIN MONEY FOR COLLEGE!

**APPLY FOR OUR 2023 SCHOLARSHIP!**

YOU'RE ELIGIBLE TO APPLY IF:

**YOU'RE A COLLEGE-BOUND HIGH-SCHOOL SENIOR  
AND A MEMBER OF MERIDIA COMMUNITY CREDIT UNION**

**NOT A MEMBER? JOIN TODAY!**

Meridia Community FCU is offering college-bound high school seniors the opportunity to compete for statewide college scholarships through the Meridia College Scholarship and New York Credit Union Association's College Scholarship Program. Scholarships may be used at a two- or four-year accredited educational institution. In 2022, the New York Credit Union Association awarded \$33,750 in college scholarships, ranging from \$500 to \$1,500, to 45 students. Meridia also awards three \$500 Scholarships.

Students can take advantage of this opportunity by completing these steps:

1. Visit the [www.meridiacu.com/news](http://www.meridiacu.com/news) to download an application. The student will need to contact the credit union directly to obtain a credit union verification code to verify eligibility. If the student is not a member of Meridia, he/she can [open an account here](#). (All scholarship applicants are required to be members of the participating New York credit union.)
2. **Complete the application form** and required essay and obtain the required transcripts, along with the signature of a parent or guardian.
3. Upload and submit the completed application and supportive materials online **no later than January 7, 2023.**

There is no fee for submitting an application, but applicant **MUST** be:

- a member of Meridia FCU;
- college-bound high school seniors at the time of application; and
- attending either a two- or four-year accredited educational institution for the first time in the fall of 2023.

In early spring, applications will be judged against other submissions statewide. Winners will be announced in May. For more information about this scholarship program, contact us at 648-4411.

# \$ave \$mart



After many years of steady market returns, low interest rates and little to no inflation, these last few months have taken us all a bit out of the comfort zone we were used to. There are some opportunities and lessons to learn, so let's take a look.

When interest rates rise, it makes it more expensive to borrow money and we may need to spend less. However, it's not just loan rates that are increasing - savings rates have increased as well. From this, we can take away encouragement to form good savings habits. Two years ago, interest rates on auto loans were nominal, making it easy to borrow money and have an affordable monthly payment. Our need for vehicles hasn't gone away, and with prices increasing on almost everything, how can you afford the higher monthly payment? Simple: save to have a down payment on the purchase. If you save for a down payment of 10% of your purchase price, you will save approximately 10% on your monthly loan payment. With the average cost of a new car being \$48,000 as of June 2022 (up nearly 12% from the 2021), that could be a savings of over \$85 a month (based on loan term and credit tier) PLUS the interest you saved on what you didn't finance, PLUS the interest you earned on your savings!

If you intend to make a big purchase in the coming month or years, plan ahead. Take advantage of favorable deposit rates, such as our Primary Share account, and build a foundation for your financial future.



## Your Family Can Be Our Family Too!

If your immediate family member lives outside of our field of membership, they can still enjoy all the benefits of being a Meridia Member!

**LEARN MORE!**



**MERIDIA**

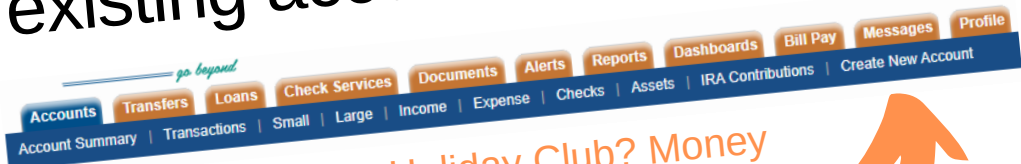
COMMUNITY CREDIT UNION

*go beyond*

*Ready to grow with us?*

## **ADD ON TO YOUR ACCOUNT TODAY!**

When you log in to your account through GoOnline, you can easily add on to your existing account.



Considering adding a Holiday Club? Money Market? Checking? Loan? Click to go right to our convenient online application!





# LOAN RATES

CHECK OUT OUR  
BUNDLE & SAVE  
PROMOTION and SEE  
HOW YOU CAN SAVE  
ON LOAN RATES!

## Auto Loans

Drive it Home with  
**New Auto Loan Rates** as low as  
**2.49% APR\***; **Used Auto Loan  
Rates** as low as **2.69% APR\***

## Personal Loans

Whether it's Home Improvements or  
Debt Consolidation, Personal Loans  
can be the answer with **Rates** as low  
as **8.99% APR\***

## Credit Cards

0% APR\* Balance Transfers for 12  
months gives you an easy way to pay  
down credit card debt and Save \$\$\$!

New Purchase Rates as low as **9.99% APR\***

## Equipment Loans

The right tools make all the  
difference! Equipment 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.