



A Message
From:



Preparing *Not* to Inherit

Your Wealth Management Team
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An unexpected windfall would certainly be a welcome gift for many people, but counting on an inheritance to fund your retirement years could be a grave mistake. Surveys suggest that only about 2% of baby boomers have inherited \$100,000 or more. Half of the baby boomers who did inherit funds received \$48,000 or less.¹

Numbers like that make it clear that preparing for retirement will require adequate saving and investing—not just working hard to stay in the good graces of wealthy relatives.

More Americans are spending down their retirement savings while living longer, more active, and more expensive lives. Volatile real estate values, an uncertain economy, and ups and downs in the market have also affected many retirement portfolios. All these factors, in addition to expensive health-care costs and higher living expenses in general, could actually result in aging family members having fewer assets to leave behind.

You may have family members who would love to leave you a tidy sum, but it could be disastrous to leave your financial future to chance. Be prepared to fund your own secure retirement. If a windfall should one day come, you just might be in the enviable position of leaving a lasting legacy yourself.

1) *The Wall Street Journal*, June 14, 2008

For more information contact Kurt Hesser at 215-996-3777.

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Membership Survey Coming Soon

We have sent out a membership survey to a randomly selected group of members. Please take the time to complete the survey as it is instrumental in our planning and efforts to serve you, our members, better. We want to thank everyone who participates in the survey in advance. We value your opinions and strive to improve your financial life any way we can.



2009 Annual Meeting Election Results

The following people were re-elected for three-year terms to the Board of Directors at MSDFCU's Annual Meeting on March 24, 2009:

Jeffrey Friedman
Velma C. Hendricks
Nancy B. James
Carter LeBrocq
W. Andrew McPherson

Lansdale Day

Working with the Lansdale Police, MSDFCU had over 300 kids stop at the booth to get their Child Identification packet and ID photo taken. Through the ID program, parents will be able to provide police with vital information should a parents' worst fears be realized—a child goes missing. Each child was then entered into a drawing for one of three bikes, based on their age level.



The Prescription

SUMMER 2009

Our First LEED-Certified (Green) Branch is Open in Harleysville

Leadership in Energy and Environmental Design (LEED) is an internationally recognized certification system that measures how well a building performs with energy savings, water efficiency, CO² emissions reduction, improved indoor environmental quality, and stewardship of resources and sensitivity to their impacts. The Harleysville Branch is LEED-Certified in the following ways:

- Materials used were recycled, salvaged, and/or refurbished
- Use of wood-based materials and products which are certified in accordance with Forrest Stewardship Council (FSC) principles and criteria
- 75% of construction waste was recycled
- Solar reflective roof surface to reduce heat absorption
- Window usage to optimize natural light
- Installation of individual lighting controls to reduce energy
- High efficiency heating and cooling systems with refrigerant management to reduce ozone depletion and global warming
- Reduction in building and landscaping water usage
- Minimize and control pollutant entry into building
- Use of construction materials that emit fewer indoor contaminants
- Reduction of water erosion and sedimentation during construction



The Harleysville Branch is now open, so stop in and see for yourself how fabulous "Green" can be.

The branch is located at 665 Main Street in Harleysville, PA, and open six days a week with a drive-thru and ATM for your convenience.

Sizzling Summer Savings



Don't get burned by other financial institutions! Take advantage of our low rates and you'll be soaking up the savings benefits. We have two rates that will set you on fire:

- **Auto Loans** – new, used or refinance your auto with a rate that smokes the competition of only **3.99% APR for 5 years!**
- **Home Equity Line of Credit Loan** – Stoke your home improvement dreams with a fixed-rate on your line of credit of only **3.99% APR Fixed until June of 2011!**

These rates may burn out without notice, so get them while they're hot! If they strike a match with your needs, contact us at 215-996-3700 or apply online at www.msdfcu.org.

Our First LEED Certified (Green)
Branch is Open in Harleysville



10th Annual
Charity Cow Plop



Sizzling
Summer Savings



IN THIS ISSUE

MERCK SHARP & DOHME
FEDERAL CREDIT UNION



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MERCK SHARP & DOHME
FEDERAL CREDIT UNION

Rates of Interest

All rates effective as of 6/10/09 and subject to change. Call (215) 996-3700 for the current rates.

Loans (Annual Percentage Rates)	
New & Used Auto (up to 5 years)	3.99% ¹
New Auto (up to 6 years)	4.99% ¹
New Auto (up to 7 years)	5.99% ¹
Easy-Access Personal Line of Credit	Prime Rate + 3.99% ²
Premier Loan - Unsecured	8.99% ¹
Share Secured Loan	5.75% ¹
Other Secured Loan	8.25% ¹
Visa® Platinum	9.90%
MasterCard® Gold Rewards	11.50%

Federal Stafford and PLUS Loans are also available.

¹ Rate is based on automatic repayment. Otherwise loan rate is 0.25% higher.

² Floor of 7.99%

Home Equity Loans (Annual Percentage Rates)

Fixed Rate Term	Up to 80% LTV ³
5-Year ¹	4.99%
7-Year ¹	5.99%
10-Year ¹	6.49%
15-Year ¹	6.74%
20-Year ¹	6.74%

³ Rate is based on loan to value ratio of your home.

Home Equity Line of Credit 3.99%⁴

4 Annual Percentage Rate (APR) effective 4/23/09. This is a fixed rate until June 30, 2011, thereafter the rate is variable, 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 3.99% APR is \$7.39.

All home equity applications are subject to a \$150 non-refundable application fee. Call or visit a branch for details.

Savings (Annual Percentage Yields)

Share Savings	0.50%
IRA Savings	1.50%

Money Market (APY)

\$2,500 min.	1.00%
\$20,000 min.	1.25%
\$80,000 min.	1.50%

Certificates (Annual Percentage Yields)

3-month	1.25%	6-month	1.50%
12-month	2.00%	18-month	2.10%
24-month	2.25%	36-month	2.75%
60-month	3.15%		

Min. balance for terms under 12-months is \$500; 12-months or more, \$1,000 Jumbo, IRA certificates, and other terms available

ABA Routing Number: 231386645

Financial Report

(As of May 31, 2009)

Assets	\$390,748,989
Shares	\$338,059,342
Loans	\$218,912,453
Members	25,458

Board of Directors

W. Andrew McPherson, Chairman
Robert Muzslay, First Vice Chairman
Marjorie Reed, Second Vice Chairman
Velma Hendricks, Treasurer
Nancy James, Secretary
Jeffrey James
Bonnie Folgja
Andrew Pinckney

William Cook
Jeffrey Friedman
Joseph Robinson

Christine Egolf
Carter LeBrocq

Director Emeriti
John Becker
Jack Rubinsohn
Daniel Whitehead

Supervisory Committee

Jeffrey James, Chairman
Thomas Eisenberger
John Waddington
Dale Allen, Jr.
Michael Gordon

CEO
David Whitehead



Federally insured by NCUA

Are Your Family Members Being Served?



You belong to MSDFCU, but are members of your immediate family or household enjoying the same level of service from their financial institution or are they being taken advantage of with high rates and fees? Remind them they're eligible to join MSDFCU because you are a member! Just a few questions and we're sure you can help them save money by coming to MSDFCU for their financial needs. For example, our 3.99% APR Auto Loan rate beats the competition and they can refinance their current auto loans with our rate when they join.

We offer convenience through e-Services, several branches, knowledgeable staff, and the benefits of being a member-owned cooperative, with our safety and soundness backed by the federal government and the entire credit union system. Isn't it time you offer your relatives the same benefits you enjoy? Simply have them go to our Web site and complete the online membership application or stop by any of our branch offices.

10th Annual Charity Cow Plop

Benefiting Manna on Main St., Lansdale, PA and The Shepherd's Shelf, Kulpville, PA

Manna on Main St. is a multi-service, interfaith outreach organization serving the North Penn community. The Shepherd's Shelf is an emergency food pantry serving the North Penn & Indian Valley areas.



Date:	Saturday, October 10, 2009
Time:	2:00 PM
Location:	Montgomery County 4-H 1015 Bridge Rd, Skippack
Donation:	\$10 per 3' x 3' Deed

Here's how the Cow Plop works:

The 4-H horse ring will be divided into 3' x 3' pieces of property, which we're "selling" for a \$10 donation. In return, you get a "deed" for that property. A cow will be sent out to pasture at 2:00 p.m. on October 4. If the cow does its business on your property, you'll win a percentage of the total deed sales. **This year, there will be first, second, and third place winners.** Total prizes awarded will equal 20% of the deed sales. To date, MSDFCU has raised over \$133,000 for charity through this event.

Buy a deed today by filling out this form and returning it to any Credit Union office. You DO NOT have to be present to win! Winners will receive a percentage of the deed sales!

MSDFCU Charity Cow Plop 2009 Response Form

YES! I'd like to purchase _____ deeds (\$10 each) for a total of \$ _____.

_____ Enclosed is my check made payable to MSDFCU Charity Cow Plop.

_____ Please deduct the total amount from my credit union account.

Select one: Savings Checking Acct. # _____

Print Name _____

Mailing Address _____

Daytime Phone Number _____

Mail to: MSDFCU Charity Cow Plop, P.O. Box 127, Chalfont, PA 18914, no later than October 2, 2009. Your deed will be mailed to you when payment is received.

Dave's Desk

Reducing Our Carbon Footprint



You look around today and green is not only lawns, trees, and gardens, but also green has become very important in our personal and work lives as we look for ways to save our environment and natural resources. It is said "going green" involves the 3 R's – reduce, reuse and recycle. Your Credit Union began our commitment by embracing the philosophy of reducing, reusing and recycling resources a number of years back.

Our start in a greener future began with our Operations Center building by employing energy and resource-saving devices from lights that turn off when a room is unoccupied to the use of fax modems to reduce paper usage. Staff contributes by commuting via motorcycles, car pools and bicycles, collecting and recycling paper and aluminum, and by using paper endorsed by the Forrest Stewardship Council. We expanded our commitment in May by opening our first LEED (Leadership in Energy and Environmental Design) certified branch in Harleysville, PA. This branch will serve as our model for future LEED-Certified branches that are built for our members.

Members are also doing their part by the usage of e-statements which in turn reduces the amount of paper and transportation costs of producing and sending monthly/quarterly account statements. In fact, our membership e-statement usage is in the top rank of our peer credit unions. Our members take advantage of "Shredding Days" to securely destroy and recycle confidential paper. Last year over 2,500 pounds of paper were recycled. We thank you!

We hope our initiatives will help make our lives and environment a better place to work and live for our family and future generations to come. After all, the goal is to be less of a burden on the environment and the communities in which we live and work. We'll keep taking the steps with you to make our contribution to a greener world.

No Time to Stop In? Deposit Your Check Online!

If you're packing to go on vacation or just prefer to lounge by the pool and skip the errands this summer, we can help with our e-Deposit service! Simply log into your Home Banking Account, click on **Account Services** and choose **e-Deposits**, then **Enroll in e-Deposits**. The next window will give you an opportunity to view the disclosures for the service and you will need to agree to the disclosures or disagree, then click on **Continue**. If you choose to enroll, you'll receive the confirmation screen where you can return to your account information, go to the disclosures again, or actually submit an e-Deposit. You will be sent three pre-addressed envelopes provided by MSDFCU to use for this service and you may request additional envelopes through info@msdfcu.org. Use these to mail a copy of the e-Deposit along with your endorsed check within seven calendar days. The tracking ID should be entered into the space provided on the outside of the envelope. If you use the e-Deposit service when you enroll, you may use a regular envelope with the tracking ID information placed on the bottom left corner of the envelope. It's that simple and you don't have to rush into the Credit Union as you'll have access immediately to your funds! Sign up today and get your envelope supply for the summer.

FAQ

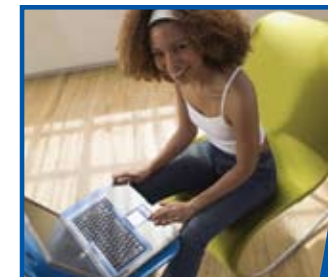
Changing Contact Information

Q. Can I change my contact information online?

A. Yes, you can change any contact information through our Home banking website following the instructions below. We do appreciate our members keeping their contact information current.

Please follow the easy steps to change your address in Home Banking:

1. Sign into Home Banking @ www.msdfcu.org
2. Select **Preferences** on the left side of the tool bar (shaded in green)
3. Scroll down to **Change Information**
4. Change your information then click on **Update**
5. You will receive an e-mail notifying you of the changes you made



Hours and Locations

Chalfont, Lansdale and Harleysville

Mon., Wed., Thurs. 8:00 a.m. – 6:00 p.m.
Tues. 9:00 a.m. – 6:00 p.m.
Fri. 8:00 a.m. – 7:00 p.m.
Sat. 8:00 a.m. – 12:00 p.m.

Chalfont

P.O. Box 127,
335 W. Butler Ave.
Chalfont, PA 18914

Lansdale

333 S. Broad St.
Lansdale, PA 19446

Harleysville

665 Main St.
Harleysville, PA 19438

The following offices require Merck ID:

Blue Bell

Unisys Bldg. C, 785 Jolly Rd.
Blue Bell, PA 19422

Mon. 8:00 a.m. – 4:00 p.m.

If Monday is a holiday, the branch will be open the following day (Tuesday).

Broad Street West

Box 4, WP97A-121, West Point, PA 19486
Mon., Wed., Thurs., and Fri.

8:00 a.m. – 4:00 p.m.

Tues. 9:00 a.m. – 4:00 p.m.

Upper Gwynedd

351 N. Sumnertown Pike
P.O. Box 1000, UG2-CU
North Wales, PA 19454

Mon., Wed., Thurs., and Fri.

8:00 a.m. – 4:00 p.m.

Tues. 9:00 a.m. – 4:00 p.m.

West Point

Box 4, WP53F-102, West Point, PA 19486
Mon., Wed., Thurs.

8:00 a.m. – 4:00 p.m.

Tues. 9:00 a.m. – 4:00 p.m.

Fri. 7:30 a.m. – 4:00 p.m.

Contact Information

Call Center: (215) 996-3700 or 1-800-86-MSDCU (67328)

CUTIPS (24-Hour Audio Response): 1-800-4-CUTIPS (288477)

Web site: www.msdfcu.org

E-mail: info@msdfcu.org

Holiday Closings

Independence Day - Saturday, July 4

Labor Day - Monday, September 7

The *Prescription* is a quarterly publication of Merck Sharp & Dohme Federal Credit Union.