



the Prescription

Spring 2026

Meet the New Visa Wonder Student Card

It's the smart, rewarding way to start building your financial future while you're still in school! Created specifically for students, this new card helps you turn everyday spending into something more exciting. Whether you're buying textbooks, grabbing coffee between classes, or picking up school supplies, you'll **earn points on purchases** (double for the first 90 days¹) that can be redeemed for gift cards, travel, merchandise, or even cash back. Plus, you'll earn a **\$50 rebate**² after your first 12 consecutive months of on-time payments.

The perks don't stop there. The Visa® Wonder Student Card comes with no annual fee, making it a budget-friendly option for students who want the benefits of a credit card without worrying about extra costs. It's also a great opportunity to start building your credit history early, helping set you up for important milestones in the future like renting your first apartment, buying a car, or qualifying for better financial opportunities after graduation.

Because the card runs on the trusted Visa Inc. network, you'll also enjoy modern features designed for convenience and security. Use contactless tap-to-pay for quick purchases, connect your card to your digital wallet for easy payments with your phone, and shop confidently knowing your purchases are protected with built-in fraud protection and zero-liability coverage.

Start earning rewards, build your credit, and take control of your financial future with the **new Visa Wonder Student Card**. Your wallet just got a whole lot smarter.

Apply today at msdfcu.org/wonder



¹Earn 2 CURewards® Points on every dollar you spend within the first 90 days of account opening. Points can be redeemed for cash back, merchandise, and more. Afterward, the account will return to the standard tiered structure as described in your credit card agreement. Cash redemptions start at 2,500 points, with no maximum on the amount you can redeem. Redeem your points at a rate of 1%, in any increment (for example, 2,500 points = \$25). Cash advances and balance transfers are not considered purchases and will not qualify for rewards, cash back, or the Bonus CURewards offer. See cardholder agreement and disclosure for full details.

²After 12 consecutive months of on-time payments, a \$50 deposit will be posted to the member's Credit Union account, subject to manual verification of eligibility. Subject to credit approval. Offers subject to change or withdrawal without prior notice.



Pay Less, Get More: Discover the Power of an Interest-Only HELOC

Access your home's equity with the flexibility of an Interest-Only Home Equity Line of Credit. Enjoy lower monthly payments during the five-year draw period by paying interest only on the funds you use – perfect for home improvements, debt consolidation, or other major expenses.

Borrow from \$10,000 to \$300,000, with up to 80% of your home's value available. A minimum \$10,000 initial draw is required at funding. After the five-year interest-only draw period, the loan converts to a 15-year repayment term with principal and interest payments amortized over 180 months.

Available for primary residences in Pennsylvania and New Jersey only. A \$150 non-refundable application fee applies.

Dana's Desk

Looking Ahead to 2026



As we enter 2026, I'm excited about the continued progress and opportunities ahead for MSDFCU and the members we proudly serve. Our focus this year is on delivering faster, more convenient, personalized, and highly secure banking experiences through continued investment in our digital platforms.

Enhancements to our online and mobile banking services are making it easier than ever for you to manage accounts, transfer funds, and complete everyday transactions anytime and anywhere. With Zelle®, you can send and receive money quickly and securely with people you trust directly within their mobile banking app, adding another level of convenience to everyday financial management.

We are also expanding the tools and services that support our members at every stage of life. Our New Student Wonder Credit Card provides young members with an opportunity to begin building credit responsibly while learning strong financial habits. For our business members, we now offer merchant services through Clover, providing modern payment processing solutions that allow businesses to accept payments, manage sales, and streamline daily operations.

In addition, MSDFCU continues to grow its lending programs for both individuals and small businesses, offering flexible financing solutions designed to help our members achieve their goals, support business growth, and navigate today's evolving financial landscape.

Our commitment to the community remains central to everything we do. Through scholarships, financial education initiatives, and support for local organizations, we remain dedicated to strengthening the communities we serve.

2026 will be a year of continued innovation, expanded services, and meaningful impact. We look forward to providing you with enhanced tools, greater financial opportunities, and the trusted service you expect from MSDFCU.

Dana DeFilippis, CEO

All rights reserved. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC, and are used herein under license.

The Visa Vigor™ Card Just Keeps Getting Better

More rewards for the purchases you already make.



As a **Visa Vigor™ Signature Rewards Cardholder**, you already have a lot to love, but now we are giving you even more.

We have upgraded our rewards program; you now earn **2 points on every purchase** from the start. No changes, no enrollment, just twice the rewards on every purchase, giving you more value from the same everyday spending.

If you're not already a cardholder, what are you waiting for? Apply today and start earning 2 points on every purchase!

Introductory Offer Highlights

- **0% APR* on balance transfers for 15 months** with a low **2% balance transfer fee** for transfers made within 90 days of account opening.¹
- **0% APR* on purchases for 365 days** from account opening on purchases made during the first year.²
- **Earn 2 points per \$1 on every purchase each month**,³ helping you maximize rewards.
- Access to **Visa Signature Concierge**, where knowledgeable representatives can assist with travel, dining, entertainment, and more.

Apply today and experience how the **Visa Vigor Signature Rewards Card** keeps getting better with more rewards, greater flexibility, and premium Visa Signature benefits.

*APR = Annual Percentage Rate.

¹Transferred balances will have a 0.00% APR for 15 months on balances transferred within the first 3 months of account opening with a 2% balance transfer fee. The rate is good for 15 months from the transaction date of the balance transfer. Afterward, the account will return to the standard APR as described in your credit card agreement. Balance transfers are not eligible for rewards.

²Rate is good for 365 days from account opening. Afterward, the account will return to the standard APR as described in your credit card agreement and disclosure.

³CURewards® Points. Each month you will earn 2 points per \$1 on all purchases. Points can be redeemed for cash back, merchandise, gift cards, or travel. Cash redemptions start at 2,500 points, with no maximum on the amount you can redeem. Redeem your points at a rate of 1%, in any increment (for example, 2,500 points = \$25.00). Cash advances and balance transfers are not considered purchases and will not qualify for rewards, cash back, or the Bonus CURewards® offer. See cardholder agreement and disclosure for full details. Existing MSDFCU credit card and loan balances are not eligible for this promotion. Offer subject to change or withdrawal without prior notice. 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.

Settlements Without the Hassle

At **CU Abstract**, we believe every real estate transaction should be smooth, efficient, and stress-free. While our name reflects our strong roots in serving credit unions, **CU Abstract is not just for members; our services are available to everyone.** Whether you're buying, selling, refinancing, or investing, we are here to help you close with confidence.

CU Abstract provides lenders and their clients with exceptional service and expert knowledge of the settlement process. We work diligently to ensure each transaction is seamless from start to finish, customizing our services to meet your specific needs. Our team goes the extra mile to deliver accuracy, transparency, and peace of mind at every step.

No matter the size or complexity of the transaction, we are equipped to handle it with professionalism and care.

Our Services

- Complete Settlement Services
- Title Insurance for Lenders and Owners
- In-Office or Out-of-Office Closings (We Travel to You)



Contact Us Today
cuabstract.com
215-996-3833

Locations

Chalfont
335 W. Butler Ave., Chalfont, PA 18914

Collegeville
130 W. Main St., Trappe, PA 19426

Lansdale
333 S. Broad St., Lansdale, PA 19446

Harleysville
665 Main St., Harleysville, PA 19438

Quakertown
274 NW End Blvd., Quakertown, PA 18951

Merck Locations
Upper Gwynedd, West Point

Hours

Chalfont, Collegeville, Lansdale, Harleysville and Quakertown
Mon. – Fri. 9:00 a.m. – 5:00 p.m.
Sat. 9:00 a.m. – 12:00 p.m.

Contact Information

Call Center (215) 996-3700

Telephone Banking (24-Hour Audio Response) (215) 996-3700, option 2

Website msdfcu.org

Email info@msdfcu.org

ABA Routing Number 231386645

NMLS #396614

Holiday Closings

Memorial Day
Monday, May 25, 2026

Juneteenth
Friday, June 19, 2026

Independence Day
Friday, July 3, 2026 (observed)
Saturday, July 4, 2026

Raymond O. Hoffman Memorial Award Winners

For the 55th consecutive year, high school seniors who are active volunteers in their communities competed for the Hoffman Award, presented in memory of Raymond O. Hoffman, a founder and first president of MSDFCU.

Each of the five winners received \$5,000 for exemplifying the "People Helping People" philosophy of credit unions.



Isaac Cheng
North Penn High School
Lansdale, PA



Siddarth Goyal
Montgomery High School
Skillman, NJ



Tanvi Iyengar
North Penn High School
Lansdale, PA



Isabelle Rudnick
North Penn High School
Lansdale, PA



Sarah Yin
North Penn High School
Lansdale, PA

Enhanced Business Services With Clover

Running a business comes with enough challenges; accepting payments shouldn't be one of them. That's why MSDFCU now offers enhanced merchant services powered by Clover, a leading payments and business management platform from Fiserv. Clover simplifies how you run your business by combining fast, secure payment processing with tools that help you track sales, manage inventory, and gain valuable insights into your day-to-day operations. Designed for restaurants, retailers, and service-based businesses, Clover's flexible system lets you accept payments in person, online, or on the go while giving you the features you need to run your business with confidence. With Clover through MSDFCU, you get more than a payment processor – you get a complete solution that helps make managing your business easier and more efficient.

In addition, we offer a full range of business loans and financial products to support every stage of your growth. Whether you need financing for equipment, expansion, working capital, commercial real estate, or a business line of credit, MSDFCU provides competitive options tailored to your goals. Our team is committed to delivering the resources, guidance, and personalized service your business needs to succeed.

Contact: Jennifer Q. Rodriguez
Director of Business Services
JRodriguez@msdfcu.org | 215-996-3786

© 2026 Clover Network, LLC. The Clover name and logo are registered trademarks owned by Clover Network, LLC, and are registered or used in the U.S. and many foreign countries. Use of Clover requires a Merchant Processing Agreement with First Data Merchant Services, LLC. All trademarks, service marks, and trade names referenced in this material are the property of their respective owners.

Rates of Interest

All rates effective as of 4/1/2026 and subject to change without notice. Call (215) 996-3700 for current and additional rates.

Loans (Annual Percentage Rates)

New & Used Car - 36 - 60 month	4.99% ¹
New & Used Car - 72 month.....	5.24% ¹
New & Used Car - 84 month	5.74% ¹
Visa® vigor™ Rewards	as low as 15.00% [†]
Visa® Platinum Rewards ..	as low as 15.00% [†]
Visa® Platinum	as low as 13.40% [†]
Student Loans (fixed rate)....	as low as 4.24%

¹Estimated monthly car loan payment per \$1,000 borrowed at 4.99% APR is \$18.87 for 60 months. Estimated monthly car loan payment per \$1,000 borrowed at 5.24% APR is \$16.22 for 72 months. Estimated monthly car loan payment per \$1,000 borrowed at 5.74% APR is \$14.48 for 84 months. Rates subject to change without notice. Subject to credit review. My Advantage discount does not apply. APR = Annual Percentage Rate.

[†]The Annual Percentage Rate (APR) is based on your creditworthiness and will vary with the market based on the Prime Rate.

Home Equity Loans (Annual Percentage Rates)

Fixed-Rate Term up to 90% LTV ²	
5 Years	5.24%
7 Years.....	5.49%
10 Years	5.74%
15 Years	5.99%

Home Equity Line of Credit 6.00%²

²Variable rate 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 6.00% APR is \$8.44. Call or visit a branch for details.

All home equity loans and lines of credit are subject to a \$150 non-refundable application fee.

Money Market* (Annual Percentage Yields)

\$2,500 minimum	0.90%
\$20,000 minimum	1.60%
\$80,000 minimum	2.15%

*Rates will be 0.25% higher for members qualified in My AdvantageSM.

Certificates (Annual Percentage Yields)

6-Month	3.80%
12-Month	3.85%
18-Month	3.85%
60-Month	3.85%

Minimum balance on certificates is \$500. Minimum balance on all Jumbo Certificates is \$25,000. IRA certificates and other terms available.

RV Loans

Call (215) 996-3700 or visit msdfcu.org for current rates and terms.

Business Loans

Contact Business Lending for more information at (215) 996-3725.

Mortgage Loans

Call (215) 996-3737 or visit msdfcu.org for current rates and terms. Federally Insured by NCUA | Equal Housing Lender

Security Tip

Never share sensitive information or send money to unknown sources—scammers often pressure you to provide personal details or use unusual payment methods, and legitimate companies will never text you asking for sensitive information like passwords or account numbers. Always verify requests independently, because if something seems too good to be true, it's likely a scam.

Board of Directors

Thomas Eisenberger, Chair
John Frazzette, Vice Chair
Kevin Stauffer, Treasurer
Stacie Grim, Secretary
Donald Baines
Dalfoni Banerjee
Riad El-Dada
Ruth Fields
Bert Finkenbeiner

CEO

Dana DeFilippis

Supervisory Committee

Raffaele Fusca, Chair
William Cook
Chip Eissler
Glenn McPherson
Sangeetha Sagar

Director Emeriti

Bonnie Folgias
Velma Hendricks
Jeff James
Nancy James
Carter LeBrocq
Robert Muzslay
Rev. Dr. Marjorie Duncan Reed
Joseph Robinson





Spring Shredding

Harleysville Branch: April 25, 2026, 9 a.m. to 11:15 a.m.

Collegeville Branch: May 30, 2026, 9 a.m. to 11:15 a.m.

Bring your confidential documents by the box or bagful, and we'll shred them on the spot! Shred documents that contain personal information that a criminal could use for identity theft, such as:

- Sales receipts
- ATM receipts
- Old utility bills
- Insurance offers
- Expired warranties
- Canceled checks
- Unwanted credit card applications or pre-approved cards
- Documents with a signature that you no longer need
- Old driver's licenses, credit cards, and IDs



Annual Charity Golf Open – Benefiting New Britain Charitable Foundation

Join us for a day of golf at the Sandy Run Golf Club.

Date: Monday, June 22, 2026

Time: 11:30 a.m. Registration and Lunch
1:00 p.m. Shotgun Start


Deluxe Dinner and Awards to Follow

Location: Sandy Run Country Club
200 E. Valley Green Rd., Oreland, PA 19075


For registration information, call
(215) 996-3745 or visit msdfcu.org/events.

sandyruncc.com/golf


Take a look inside...



MEET THE NEW
VISA WONDER
STUDENT CARD



DISCOVER THE
POWER OF AN
INTEREST-ONLY
HELOC



ENHANCED
BUSINESS SERVICES
WITH CLOVER




MERCK SHARP & DOHME
FEDERAL CREDIT UNION

Once a member, always a member

335 West Butler Ave., Chalfont, PA 18914


MAKE
Sweet Moves
TO REDUCE DEBT
TRANSFER YOUR BALANCE TODAY!

0% APR* for **15 months**
for a low 2% transfer fee.



Visit msdfcu.org/BT26

*APR = Annual Percentage Rate



TRUSTY FINANCING FOR A TRUSTY CAR

LOANS FOR VEHICLES
8 TO 10 YEARS OLD

GET PRE-APPROVED TODAY!

6.99% APR*
60-MONTH USED AUTO LOAN

*APR = Annual Percentage Rate
Federally Insured by NCUA | Equal Opportunity Lender

