



the Prescription

Winter 2026

Stay Safe from Holiday Scams

The holiday season is a time for celebration, generosity, and connection – but it's also prime time for scammers. Each year, fraudsters use the holiday rush to trick consumers through fake online stores, phishing emails, delivery scams, and bogus charities. While online shopping makes gift-giving easier, it also creates new opportunities for fraud.

At MSDFCU, your financial safety is always our priority. This season, we're reminding members to stay alert and take advantage of a helpful tool in Online Banking – **the Regional Card Alert** – for extra peace of mind.

Common Holiday Scams to Watch For

- Fake Retail Sites: Watch for "too good to be true" deals and always verify a website's legitimacy.
- Phishing Messages: Don't click links or share information in unsolicited emails or texts.
- Package Delivery Scams: Go directly to a carrier's official site rather than using links in messages.
- Charity Scams: Verify organizations before donating through trusted sites like Charity Navigator.

To set up your alert:

1. Log in to Online Banking.
2. Go to Accounts > Card Management.
3. Select your debit or credit card.
4. Follow the prompts to set your preferred region.

Add an Extra Layer of Protection

Our Regional Card Alert feature notifies you whenever your debit card is used in-store outside of a region you set, helping you detect unusual activity quickly. It only takes a few minutes and can help protect your finances during the busy shopping season and all year long.

A few simple precautions and tools like Regional Card Alerts can help you enjoy the holidays with confidence. From all of us at MSDFCU, we wish you a joyful and scam-free holiday season!

Harleysville Branch Remodeled and Officially Open



We're excited to welcome you to the newly remodeled Harleysville Branch, now open and ready for you to experience!

Enjoy a modern, open layout; upgraded

technology; and a more comfortable space designed to make your banking easier and more personal. Our friendly Harleysville team can't wait to show you around and help you explore all the new updates.

Fresh look, same great service. Stop in today and see how we've made banking better!

Low Rates to Warm Your Wallet!

Auto Loans
as Low as
5.24%^{APR*}
for 60 months

* APR = Annual Percentage Rate. Estimated monthly car loan payment per \$1,000 borrowed at 5.24% APR is \$18.98 for 60 months. Estimated monthly car loan payment per \$1,000 borrowed at 5.49% APR is \$16.33 for 72 months. Estimated monthly car loan payment per \$1,000 borrowed at 5.99% APR is \$14.60 for 84 months. Qualifying used vehicles model years 2018-2025. Rates are subject to change without notice. Subject to credit review. My Advantage discount does not apply.

Dana's Desk

Closing Out the Year Strong – Celebrating 75 Years of Service and Innovation



As 2025 comes to a close, I want to take a moment to reflect on what has been an extraordinary year for Merck Sharp & Dohme Federal Credit Union: our 75th anniversary. This milestone has been a celebration of our rich history, our spirit of innovation, and most importantly you – our members – whose trust and support have made our success possible.

From our beginnings in 1950 to serving **more than 33,000 members** today, MSDFCU has continued to grow and adapt to meet your needs. This year, we introduced several exciting digital enhancements, including **Zelle®** for fast and secure money transfers, **Online Wire Transfers** within Digital Banking, and our new **Interest-Only Home Equity Line of Credit (HELOC)** – a flexible borrowing option designed with your financial goals in mind.

As we close out our 75th year, we do so with gratitude and optimism for what's ahead. We remain dedicated to strengthening our digital services, expanding community programs, and continuing to deliver new products and the exceptional service you've come to expect.

Thank you for being part of our story and for allowing us to be part of yours. Your support and partnership inspire everything we do. Here's to closing out this incredible year strong and to many more years of growing, serving, and innovating together.

Dana DeFilippis, CEO



MERCK SHARP & DOHME
FEDERAL CREDIT UNION

Online Wire Transfer – A Smarter Way to Send Money

Experience the convenience of Online Wire Transfer, a new, secure, and on-the-go way to process wire transfers – directly through your Digital Banking platform. Effortless, fast, and reliable, this enhanced feature allows you to send domestic or international wires anytime, anywhere.

It's the smarter, simpler way to move money safely: no paperwork, no hassle, just progress at your fingertips.



Buy With Confidence. Sell With Ease. Move With Peace of Mind.



Buy Before You Sell

powered by Calque

Calque helps you buy your next home before selling your current one. Calque's Buy Before You Sell solutions eliminate common financing roadblocks to provide homeowners with peace of mind, financial flexibility, and a competitive edge in today's market.

How It Works



Get a Backup Offer

We'll provide a guaranteed backup offer on your current home, so you can shop for your next one with confidence.*



Make a Stronger Offer

Get pre-approved with your loan officer. With our offer in hand, you can make offers with no home sale contingency on your new home.



Move Once, Stress Less

Buy first. Move in. Then sell your old home. If it doesn't sell on the open market, Calque buys it for the offer amount.

Get in Touch To Learn More

MSDFCU Mortgage Department | Mortgage@msdfcu.org | (215) 996-3817 | NMLS #473882

Learn more at: bbys.calqueinc.com/msdfcu

*Terms and conditions apply. Please see calqueinc.com for more details.

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

Christmas Eve

Wednesday, December 24, 2025

Christmas Day

Thursday, December 25, 2025

After-hours support until 7
p.m. EST on December 24
and resumes 7 a.m. EST on
December 26.

New Year's Day

Thursday, January 1, 2026

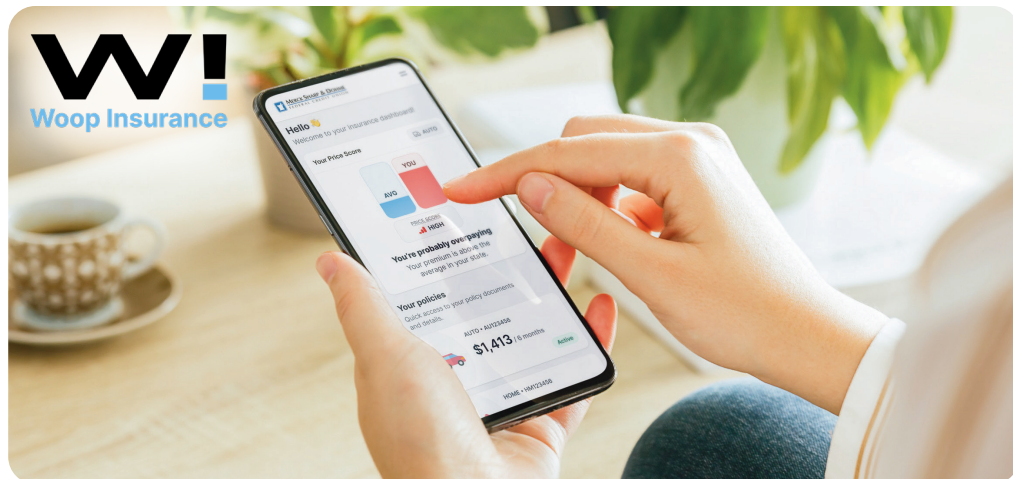
After-hours support until 9 p.m.
EST on December 31 and resumes
7 a.m. EST on January 2, 2026.

Martin Luther King Jr. Day

Monday, January 19, 2026

Presidents Day

Monday, February 16, 2026



Smarter Insurance Starts Now with MSDFCU

We have partnered with Woop Insurance, giving our members a smarter, simpler way to track, manage, and save on home and auto insurance – all in one place.

Through this partnership, members get free access to a personalized Insurance Dashboard from Woop. By connecting your current policy, you can unlock powerful tools designed to help you stay in control of your coverage:

- **Price Score:** See instantly if you're paying too much for your policy.
- **Coverage Review:** Quickly find out if your current plan meets your needs.
- **Smart Quotes:** Get recommendations for better rates – only when it makes sense.
- **Smart Date:** Know the best time to shop for a new policy (like flight alerts, but for insurance).

It's fast, free, and built to give you confidence in your coverage.

A Quick Note for Members with Loans

If you have a credit union loan, you may receive an email from Woop asking you to verify your insurance. This is part of our ongoing effort to keep your loan in good standing and make insurance compliance simple. With just a few clicks, Woop will verify your insurance and give you full access to your personalized dashboard and all its tools.

New Feature: Moving Money in One Sleek, Easy Hub!

The **Transfer** tab has been renamed to **Move Money**!

Enjoy the new and improved **Move Money** feature in our mobile app! The former Transfer tile has been refreshed and renamed, bringing all your money-moving tools together in one streamlined hub.



With one tap on the Move Money tab, you can access **Transfers, Zelle®, Pay Bill, and Deposits** for a faster, more intuitive experience.

Note: This feature is not available on the business platform.

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

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
Anthony Wallace

Director Emeriti

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



Rates of Interest

All rates effective as of 11/19/2025 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	5.24% ¹
New & Used Car - 72 month.....	5.49% ¹
New & Used Car - 84 month.....	5.99% ¹
Visa® vigor™ Rewards	as low as 15.75% [†]
Visa® Platinum Rewards.....	as low as 15.25% [†]
Visa® Platinum	as low as 13.65% [†]
Student Loans (fixed rate)....	as low as 5.75%

¹Estimated monthly car loan payment per \$1,000 borrowed at 5.24% APR is \$18.98 for 60 months. Estimated monthly car loan payment per \$1,000 borrowed at 5.49% APR is \$16.33 for 72 months. Estimated monthly car loan payment per \$1,000 borrowed at 5.99% APR is \$14.60 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% LTV²

5 Years.....	5.74%
7 Years.....	5.99%
10 Years.....	6.24%
15 Years.....	6.49%

Home Equity Line of Credit..... 6.25%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 6.25% APR is \$8.57. 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	4.00%
12-Month	4.10%
18-Month	3.95%
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



Hoffman Awards for Student Volunteers

High school seniors graduating in 2026 are invited to apply for the Raymond O. Hoffman Award, which honors the founder and first president of Merck Sharp & Dohme Federal Credit Union. This special award celebrates Mr. Hoffman's lifelong dedication to volunteerism and recognizes students who share his passion for giving back to their communities.

If you're a senior who goes above and beyond through community service, we encourage you to apply! **Application deadline: January 31, 2026**
Apply online: msdfcu.org/hoffman

Privacy Notice

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed, and you may review our policy and practices with respect to your personal information at msdfcu.org, or we will mail you a free copy upon request if you call us at (215) 996-3700.

Tax Time

Tax season is just around the corner! A quick reminder: Our ABA Routing Number is **231386645**. Tax forms will be available in mid to late February.



If you're enrolled in eStatements, simply log in to Digital Banking, go to the Accounts tab, and click on eDocuments. Look for documents labeled "Tax Form 2025" in your list.

Mark Your Calendars

**76th Annual Meeting – March 24, 2026,
Operations Center, Chalfont, PA.**

Join us as we reflect on our achievements from the past year and look ahead to what's next.

Details will be posted at msdfcu.org/events as the date approaches.

Take a look inside...



STAY SAFE FROM
HOLIDAY SCAMS



SMARTER
INSURANCE STARTS
NOW



SEND MONEY WITH
ONLINE TRANSFERS



MERCK SHARP & DOHME
FEDERAL CREDIT UNION

Once a member, always a member

335 West Butler Ave., Chalfont, PA 18914



**Sending money is fast
and easy with Zelle®.**

More convenient than cash or checks.

Getting started is easy.

Learn more at: www.msdfcu.org/zelle



Fast. Improve cash flow. No need to wait for a check to clear, payments are sent directly to your bank account in minutes.*



Private. All you need is an email address or U.S. mobile number. Your account information stays private.

*To send or receive money with Zelle®, both parties must have an eligible checking or savings account. Transactions between enrolled users typically occur in minutes. Terms and conditions apply. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

MAKE
*Sweet
Moves*
TO REDUCE DEBT

**Credit Card
Balance Transfer
Coming Soon!**

