

MERCK SHARP & DOHME
FEDERAL CREDIT UNION



JOIN. CELEBRATE. PROSPER.

msdfcu.org

Refill Newsletter *March 2026*

Say hello to one mighty
piece of plastic.



More Rewards. More Savings. Zero Compromise.

Looking for a smarter way to pay-and get rewarded for it? Now's the perfect time to **open a new card** with us. Take advantage of 0% APR on Balance Transfers for 15 months with a low 2% fee on balances transferred within the first 90 days, giving you real breathing room to tackle existing debt. Plus, enjoy **0% APR on purchases for 365 days from account opening*** on purchases made within your first year-so you can plan big buys without the pressure of interest.

And the rewards? Better than ever. **You'll earn 2 points for every \$1 spent*** on all purchases, every month, turning everyday spending into meaningful perks.

Less interest. More rewards. Total flexibility. It's a win all around.

[Learn more](#) for complete details.

Apply Today

Did You Know Your Credit Union Has Its Own Title Insurance Company?



It's true! CU Abstract is a CUSO proudly owned by Merck Sharp & Dohme Federal Credit Union-and the best part? **You don't have to be a member** to use their services. **Anyone buying, selling, or refinancing** a home in the Greater Philadelphia area can take advantage of their expertise.

Established in 2004, CU Abstract is a licensed, full-service title agency providing professional settlement services throughout Pennsylvania and New Jersey. As an approved agent for Commonwealth Title Insurance Co., their experienced team is ready to guide you through every step of the title insurance process and answer all your questions along the way.

Whether you're closing on your dream home or refinancing your current one, CU Abstract is here to help make the process smooth, secure, and stress-free.

Contact | 215-996-3833 • orders@cuabstract.com

[Learn More About CU Abstract](#)

We just rolled out our new
INTEREST-ONLY HELOC!



 **MERCK SHARP & DOHME**
FEDERAL CREDIT UNION

[LEARN MORE](#)

Discover the Power of an Interest-Only HELOC

Spring is the season of fresh starts-making it the perfect time to put your home's equity to work. An Interest-Only Home Equity Line of Credit (HELOC) gives homeowners in Pennsylvania and New Jersey the flexibility to fund spring renovations, consolidate debt, or cover unexpected expenses while keeping monthly payments low in the early years. Whether you're updating your space, tackling long-awaited projects, or simply creating more breathing room in your budget, this smart financing option helps you move into the new season with confidence and control.

[Learn More](#)



Home Starts Here: Mortgage & Refinance Solutions Built for You

Buying a new home or thinking about **refinancing**? The right mortgage can open the door to new possibilities. Whether you're looking to lower your monthly payment, shorten your loan term, tap into your equity, or purchase your next home, we're here with flexible options and guidance every step of the way.

We proudly offer mortgage and refinance products in nearly every state, helping homeowners across the country move forward with confidence. (Please note: mortgage products are not currently available in Texas, Alaska, Hawaii, New York, California, Louisiana, New Mexico, or Washington, D.C.)

Wherever you are in your homeownership journey, we're ready to help you feel right at home with the right financing.

[Visit Our Mortgage Center](#)



Ask Us About Clover!

Owning a business can be demanding--from tracking inventory and supervising employees to taking orders and everything in between! That's why we've teamed up with Clover from Fiserv, a leading global provider of payments and financial technology solutions. Clover helps **simplify your operations** with a **payment processing system** and business management solution tailored to meet the unique needs of restaurants, retailers and services businesses.

[Business Membership](#)

[Upcoming Events](#)

Annual Meeting

Members are welcome to attend our Annual Meeting in person at our Ops Center in Chalfont, PA at 5:30PM. The event will be held on Tuesday, March 24, 2026.

Shredding Event - Harleysville

Join us at our next free Shredding Event on Saturday, April 25th, at our Harleysville Branch from 9 AM to 11:15 AM.

MSDFCU Golf Outing

We're excited to announce our upcoming Golf Outing on June 22, 2026, at Sandy Run Country Club. This event is open to members and non-members, and sponsorships will be available. Visit our events page for details.

[View Events Here](#)

Reminder: Online banking, mobile banking, & ATMs are available 24/7.

MAKE Sweet Moves
TO REDUCE DEBT

TRANSFER YOUR BALANCE TODAY!

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



msdfcu.org/BT26

*APR = Annual Percentage Rate

Federally Insured by NCUA | Equal Opportunity Lender

BETTER LOANS

FOR BETTER DRIVES

RATES AS LOW AS **4.99% APR***

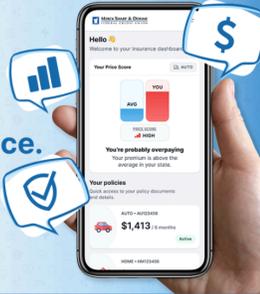
FOR 60 MONTHS

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College is a big investment. We can help.

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No need to re-apply every year*
- Cover It All**
Tuition, housing, books, and more
- It's Flexible**
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msdfcu.studentchoice.org

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Approved schools subject to change without notice. Federally insured by NCUA. Equal Opportunity Lender. Subject to annual review and credit qualifications. Must meet school's Satisfactory Academic Progress (SAP) requirements.

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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.

*Estimated 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. Qualifying used vehicles model years 2019-2026. Rates are subject to change without notice. Subject to credit review. My Advantage discount does not apply. APR = Annual Percentage Rate

*APR = Annual Percentage Rate. Effective 02/01/2026 to 05/15/2026. Transferred balances will have a 0.00% APR on the balance with a 2% balance transfer fee. The rate is good for 15 months (15 billing cycles) 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. Existing MSDFCU credit card and loan balances are not eligible for this promotion. Offer subject to change without prior notice. CURewards® Points. Each month you will earn 1 point per dollar on purchases. Various merchants could earn extra points. 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).

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