

MERCK SHARP & DOHME
FEDERAL CREDIT UNION



JOIN. CELEBRATE. PROSPER.

msdfcu.org

Refill Newsletter *December 2025*



Let Us Help You Get on the Road with Low-Rate Auto Financing

At our Credit Union, we make auto financing simple, affordable, and stress-free. We offer **low rates on both new and used auto loans**, and our fully online application process—including electronic signing—means you can complete everything from anywhere with no need to visit a branch.

Get Pre-Approved Before You Shop

Starting with our **Pre-Approved Express Check** gives you a major advantage. You'll know your budget and monthly payment upfront, allowing you to negotiate confidently and complete your purchase faster—whether you're buying from a dealership or a private seller.

Want to Save on Your Current Vehicle?

If you're not shopping for a new or used car, we can still help you save. We offer **refinancing** options for your current auto loan and support with **lease buy-outs**,

helping you lower your payments or keep the car you already love.

We're here to make every step of the process easier-helping you drive away with confidence and a loan that fits your needs.

We believe in helping our members reach their goals - not just offering loans. With personalized service and great rates, we're here to help you drive away happy.

Ready to hit the road? Apply today or stop by your local branch to learn more about our auto loan options.

[Apply Today](#)

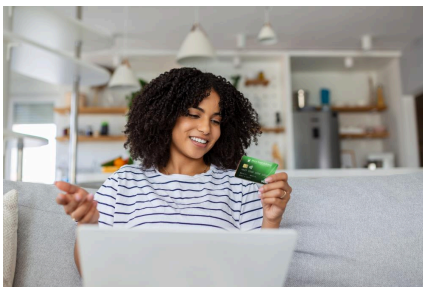
Planning Your Next Step: Retirement or Career Change

Thinking about **retiring or changing jobs**? This can be an exciting transition, and having the right financial guidance can make all the difference.

Through our wealth management program, you have access to financial management support with a wide range of investments, insurance, and transactions all in one location. You'll find convenient access to knowledgeable representatives, valuable information, investment and insurance options, and educational workshops-resources designed to help you identify your goals and make confident financial decisions.

Please contact the financial services team serving Merck Sharp & Dohme Federal Credit Union members for more information or support as you plan your next steps.

[Learn More](#)



Important Update: New Payment Lockbox Address for All Cardholders

Merck Sharp & Dohme Federal Credit Union would like to inform all cardholders of an important upcoming change to our payment lockbox location.

For many years, MSDFCU has used the following lockbox address for card payments:

PO Box 71050
Charlotte, NC 28272-1050

To improve processing efficiency and enhance service for our members, we will be transitioning to a new lockbox location.

Effective January 14, 2026, the new payment address will be:

PO Box 37603
Philadelphia, PA 19101-0603

Please be sure to update your records, bill pay settings, and any recurring payment arrangements to ensure your payments are sent to the correct location after this date. Payments made to the old address will be forwarded.

This change will help us continue providing faster, more reliable service to all cardholders. Thank you for your attention to this important update!

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

When it comes to tapping into your home's equity, flexibility and affordability are key. An Interest-Only Home Equity Line of Credit (HELOC) gives homeowners in Pennsylvania and New Jersey a smart way to access funds while keeping monthly payments low—especially in the early years. Whether you're renovating your home, consolidating debt, or managing unexpected expenses, this financing option helps you take control of your finances without overextending your budget.

[Learn More](#)

Online Banking Update – A Smarter, Sleeker Experience!

Great news! Online Banking has rolled out a fresh redesign of the Smart View page—now called **Activity**—to make managing your payments easier and more intuitive than ever.

The new Activity page brings all your eBills and payments together in one clean, streamlined list. No more jumping between sections like Upcoming, Later, or Paid/Pending. Everything is now displayed in one place, sorted by date (newest first), with the option to switch the order if you prefer.



With this upgrade, finding due eBills, tracking scheduled payments, and reviewing your payment history is faster and simpler—helping make bill pay a smoother experience for all our Members.

Get ready to enjoy a clearer, more efficient way to stay on top of your finances!

Upcoming Holiday Closings

Christmas Eve

All branches will be closed on Wednesday, December 24th, in observance of Christmas Eve.

Christmas Day

All branches will be closed on Thursday, December 25th, in observance of Christmas Day.

After-hours support until 7 PM EST on December 24th and resumes 7 AM EST on December 26th. After-hours support until 9 PM EST on December 31st and resumes 7 AM EST on January 1, 2026.

New Year's Day 2026

All branches will be closed on Thursday, January 1, 2026, in observance of New Year's Day.

[View Events Here](#)

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



2026 Applications are now being accepted.

Apply Today!

*Applicants must be members or eligible for membership at MSDFCU



DOMESTIC & INTERNATIONAL
In Your Online Banking:
Go to Transfer and Pay
Click on Wire Transfer to get started!



Federally Insured by NCUA | Equal Opportunity Lender
 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.

*Earn 7.5 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 = \$25.00). 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. Rate 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. Transferred 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. Existing MSDFCU credit card and loan balances are not eligible for this promotion. Offer subject to change or withdrawal without prior notice. Offer valid on new Credit Card Accounts opened June 1, 2025 – December 31, 2025.

¹ Rewards are available only when accounts are opened by new members during the promotion period of April 1, 2025, through June 30, 2025, or the extended promotional date of December 31, 2025. The minimum deposit requirement for new accounts is \$100 for the \$75 reward. The reward will be deposited into your account within 60 days after the new account is opened. All account opening documents must be submitted and verified to qualify. Five incentives per household referral limit. Offer subject to change or withdrawal at any time without prior notice. All accounts closed within six months of opening are assessed a \$25.00 account closing fee. 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.



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