



# 77th ANNUAL MEETING

SCHOLARSHIP AWARDS

SATURDAY MAY 18, 2024

WORTHINGTON AMERICAN LEGION

DOORS OPEN AT 4:30PM

MEETING BEGINS AT 5:30PM - DINNER AT 6:00PM

(DINNER RESERVATIONS ARE NOT REQUIRED TO ATTEND THE MEETING)

DINNER TICKETS ARE \$12.00

Tickets will be on sale starting April 1st until May 1st or until sold out.

Two (3yr term) positions will be filled on the Board of Directors and two (3yr term) positions will be filled on the Supervisory Committee. A brief description of each committee duty may be obtained from the credit union office. Any credit union member interested in seeking office must contact the credit union office and request a "Nomination Request" which shall provide what is needed to be considered for the advertised positions. The required and requested documents must be received back to the Nominating Committee by April 15, 2024.

**The desire to serve others and contribute in a capacity of doing what is best for the organization and the membership is of utmost importance to this committee.**



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|---|
| Monday January 1st—New Years Day                |
| Monday January 15th—Martin Luther King, Jr. Day |
| Monday, February 19th—Presidents' Day           |
| Friday, March 29th—Good Friday (close at Noon)  |
| Monday, May 27th—Memorial Day                   |
| Wednesday, June 19th—Juneteenth Day             |
| Thursday, July 4th—Independence Day             |



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

**MOONLIGHT CREDIT UNION  
WILLIAM C. LANE MEMORIAL  
SCHOLARSHIP APPLICATION**

|   |                            |                          |                                       |            |  |
|---|----------------------------|--------------------------|---------------------------------------|------------|--|
| _____   |                            | _____                    |                                       | _____      |  |
| <b>MEMBER/APPLICANT LAST NAME</b>   |                            | <b>FIRST NAME</b>        | <b>MIDDLE NAME</b>                    |            |  |
| _____   |                            | _____                    |                                       | _____      |  |
| <b>DATE OF BIRTH</b>  | <b>LAST 4 OF SOC SEC #</b> | <b>C U MEMBER NUMBER</b> | <b>HOME PHONE</b>                     |            |  |
| _____   |                            | _____                    |                                       | _____      |  |
| <b>ADDRESS</b>  | <b>CITY</b>                | <b>STATE</b>             | <b>ZIP</b>                            |            |  |
| _____   |                            |                          |                                       |            |  |
| <b>NAME OF ACCREDITED EDUCATIONAL INSTITUTION YOU WILL BE ATTENDING IN THE FALL OF 2024</b> |                            |                          |                                       |            |  |
| _____   |                            |                          |                                       |            |  |
| <b>ADDRESS</b>  |                            | <b>CITY</b>              | <b>STATE</b>                          | <b>ZIP</b> |  |
| _____   |                            | _____                    |                                       | _____      |  |
| <b>ANTICIPATED OR ESTABLISHED MAJOR/COURSE OF STUDY</b>                                     |                            |                          | <b>ANTICIPATED YEAR OF GRADUATION</b> |            |  |
| _____   |                            |                          | _____                                 |            |  |
| <b>CUMULATIVE G.P.A.</b>  |                            |                          |                                       |            |  |

**2024 MOONLIGHT CREDIT UNION GUIDELINES**

- ◆ ALL APPLICANTS MUST BE A MEMBER OF THE CREDIT UNION IN GOOD STANDING
- ◆ STUDENTS MUST HAVE BEEN ACCEPTED OR ENROLLED IN AN ACCREDITED UNDERGRADUATE OR GRADUATE PROGRAM AT A COLLEGE, UNIVERSITY, OR EDUCATIONAL INSTITUTION (MINIMUM OF 12 CREDIT HOURS PER SEMESTER FOR UNDERGRADUATE AND MINIMUM OF 6 CREDIT HOURS PER SEMESTER FOR GRADUATE PROGRAMS) DURING THE FALL 2024 SEMESTER TO BE ELIGIBLE.
- ◆ PREVIOUS MOONLIGHT SCHOLARSHIP WINNERS ARE NOT ELIGIBLE
- ◆ EMPLOYEES, BOARD MEMBERS, SUPERVISORY COMMITTEE MEMBERS, AND SCHOLARSHIP COMMITTEE MEMBERS OF MOONLIGHT CREDIT UNION AND THEIR IMMEDIATE FAMILIES ARE NOT ELIGIBLE
- ◆ CUMULATIVE G.P.A. MUST BE "B" AVERAGE OR HIGHER

|                  |             |
|------------------|-------------|
| _____            | _____       |
| <b>SIGNATURE</b> | <b>DATE</b> |

**PLEASE ATTACH THE FOLLOWING TO YOUR PROPERLY COMPLETED APPLICATION:**

1. **PROOF OF ACCEPTANCE OR ENROLLMENT IN AN ACCREDITED COLLEGE**
2. **ESSAY OF "What is the hardest lesson about money that you have learned so far, either from your own experience or the experience of someone you know?" (MAXIMUM 250 WORDS)**
3. **PLEASE ALSO TELL US ABOUT ANY VOLUNTEER ACTIVITIES THAT YOU CURRENTLY PARTICIPATE IN.**

**UPON COMPLETION, FORWARD YOUR APPLICATION ALONG WITH THE ITEMS REQUESTED (1-3) TO:**

**MOONLIGHT CREDIT UNION / SCHOLARSHIP COMMITTEE  
PO BOX 427  
WORTHINGTON, PA 16262**

**ALL APPLICATIONS MUST BE RECEIVED BY MARCH 31, 2024  
PLEASE BE PREPARED TO ATTEND THE ANNUAL MEETING ON MAY 18, 2024.  
WINNERS WILL BE NOTIFIED PRIOR TO THE MEETING.**

Are YOU taking advantage of ALL we have to offer?

- View your account online or with your phone
- Deposit a check without leaving your home
- Turn your Debit or Credit card On or Off to protect your money and prevent theft/fraud
- See your credit card balance, transactions, & current and past statements
- Make a transfer from one account to another from home
- Receive text alerts anytime your cards are used
- Get your statements sooner

Let us make your life a little Easier.  
Stop in and we will help you get set up for the services that you need.



### E-Doc Loan Signing is here!

You can apply for your loan online and sign for most loans electronically.

Convenience just got easier!

## STAY CONNECTED

[www.moonlightcu.com](http://www.moonlightcu.com)

Select [News/Links](#) for the latest News, Updates, & Current Happenings

## VISA BALANCE TRANSFER



Do you want to save yourself some money? Why not look to transfer your higher interest rate credit cards to a Moonlight Credit Union credit card. For a limited time\*, qualified applicants can apply to transfer outstanding credit card debt from those higher rate companies to Moonlight Credit Union for a fixed rate of 4.90% APR for the life of the transferred balance.

(Just think about this...a \$5,000 balance with a rate of 25% is costing you approximately 102.60/monthly in interest. A Moonlight account at the balance transfer rate of 4.99% APR only costs approximately \$20.40/monthly in interest. This means that your remaining principal balance will get paid



\* Offer ends March 31, 2024



### HOW TO REACH US...

101 Deer Park Rd., PO Box 427,  
Worthington, PA 16262  
Hours Mon-Thurs 9-5, Fri 9-6

Phone 724-297-3084  
[www.moonlightcu.com](http://www.moonlightcu.com)





# IMPORTANT NOTICE TO ALL MEMBERS



Pennsylvania Escheat Laws now require ALL financial institutions to send abandoned account funds to the Department of the Treasury each year. The definition of “abandoned funds” according to the state is “any account which has had no activity for three (3) years”.

Unfortunately, many of our accounts here at the Moonlight Credit Union fall into this category. The previous law was inactivity for 5 years; now it is 3 years.

**You can help to prevent this from happening to your accounts by simply choosing one of the options below, signing & returning this form to us (by mail or in person), or you may call the credit union to re-activate your account by phone.**

\_\_\_ I wish to keep my account open, I need no transaction at this time.

\_\_\_ I wish to keep my account open, here is a deposit.

\_\_\_ I wish to keep my account open, please send me \$\_\_\_\_\_.

\_\_\_ I wish to close my account, please send me all of my funds. (We cannot close the account without your signature. Please sign this form and mail it to the credit union or come in to the office in person with identification.)

Signature \_\_\_\_\_

Date \_\_\_\_\_

If you have not had any deposits or withdrawals in the last two years, **PLEASE RESPOND**. We value you and your membership and are trying to provide the best service by notifying you to help protect your money. Please contact the office if you have any questions or concerns.



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We also would like for you to take a moment and update your contact information so that your statements and correspondences may reach you in a timely fashion.

Name \_\_\_\_\_

Cell \_\_\_\_\_

Address \_\_\_\_\_

Home \_\_\_\_\_

\_\_\_\_\_