

# Member Insights



**MERCK EMPLOYEES  
FEDERAL CREDIT UNION**

## 2021 Merck Employees FCU Scholarship Winners Announced!

Merck Employees FCU (MEFCU) is committed to helping students reach their financial and academic goals. In an effort to support them, MEFCU's annual scholarship program awarded seven \$5,000 scholarships to high-school seniors moving on to the next stage of their higher learning journey.

MEFCU is excited to congratulate the following 2021 MEFCU Scholarship Program winners:



William Garrett

**William Garrett** plans on attending Tufts University in Boston, Massachusetts next Fall. He is planning on majoring in Applied Mathematics with a focus on Sustainability Studies. He is extremely grateful for this honor and is excited to continue his education at Tufts. William said, "I am so grateful to the credit union for this opportunity to continue my learning and for helping me with my journey to higher education. When I was 15, I remember taking a Financial Literacy Class at the credit union where it opened my eyes to the importance of money management."

**Nicholas Geissler** will continue his journey as an undergraduate student at Johns Hopkins University, where he will be studying Applied Mathematics and Statistics to eventually obtain a doctorate in mathematics and become an educator at the collegiate level while also engaging in research as a professor. He also intends to pursue nonacademic passions within university. He hopes that the Brazilian Jiu-Jitsu Club at Johns Hopkins University will provide an environment in which he can not only make new connections with peers, but also better himself in the sport - a passion outside of academics since he was nine years old. When receiving the scholarship, Nicholas said, "I am beyond grateful to have received a scholarship from the Merck Employees Federal Credit Union. Through the aid provided to reduce the burden of high tuition, the Merck Employees Federal Credit Union has given me further resources and more freedom to maximize my potential as a scholar."



Nicholas Geissler



Kaitlyn Harms

**Kaitlyn Harms** will be attending The College of New Jersey (TCNJ) School of Science in the Fall of 2021. She plans to major in Biology and minor in Business, with the goal of pursuing a career in the healthcare industry. Kaitlyn also plans to join a sorority, play women's tennis and write for the student newspaper. She is looking forward to having opportunities to study abroad as well. Upon receiving the scholarship, Kaitlyn said, "Ever since I can remember, I have seen my future self in a career focused on helping others and impacting society in a positive way. I am extremely grateful to the Merck Employees Federal Credit Union for this scholarship and for helping young people like me pursue our academic and career goals by offsetting the increasing costs of higher education."

**Megan McIntyre** will be attending the University of Notre Dame in the Fall and is planning to study accounting or finance at the Mendoza School of Business. She is also very excited to join the club field hockey and lacrosse teams at Notre Dame. Megan said, "I am extremely grateful for the Merck Employees Federal Credit Union for granting me this scholarship opportunity! It feels amazing to be recognized for all my hard work during high school."



Megan McIntyre



Olivia Wee

Olivia Wee is graduating from Moravian Academy. This Fall, she will be attending Claremont McKenna College, one of the country's top liberal arts colleges, where she has been selected as a McKenna Scholar for "the highest academic achievement and significant extracurricular activities that demonstrate sustained commitment, leadership, and personal growth." Olivia plans to major in International Relations or Philosophy, Politics and Economics and potentially also dual major in Russian and Eastern European Studies. In high school, Olivia served as the Editor in Chief of the literary magazine, the head delegate/president of her school's Model United Nations and Model Congress teams and an editor for the school yearbook. At Claremont McKenna College, Olivia hopes to join its highly-ranked Model United Nations team and continue volunteering for voter registration drives. After college, Olivia wishes to dedicate herself to a public service career in the federal government. Upon receiving the MEFCU scholarship, Olivia said, "I am honored to receive the Merck Employees Federal Credit Union scholarship. My mom, Angela Pinto, has been a MEFCU member since before I was born. I agree with the importance of financial literacy and wellness particularly given the uncertainty caused by the pandemic. This mission and the credit union's support of students through the scholarship are excellent examples of civic engagement."



Sheeline Yu

Sheeline Yu will be attending Yale University in the Fall and plans on studying applied mathematics on the pre-med track. At Yale, Sheeline hopes to work in a medical research lab, continue music through playing violin in the Yale Symphony Orchestra or community groups around New Haven, as well as take advantage of the opportunity to learn more about newer interests, such as economics, ceramics and Italian, among many others. When receiving her scholarship, Sheeline said, "Merck Employees Federal Credit Union not only helps its members as a non-profit financial cooperative, it helps support and encourage young people through its scholarship program. With this scholarship, students like me have a greater opportunity to explore our passions and engage in learning new things in the next step of our educational journey. I also think this scholarship is unique compared to other college scholarships, as even through just the application process I pushed myself to learn more—specifically, about the importance of personal finance."



Jack Ziets

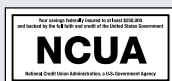
Jack Ziets is planning to attend American University, located in Washington D.C., beginning the Fall of 2021. As his passion revolves around government and politics, he'll be majoring in political science as a member of the AU Honors Program. Jack is looking forward to interning in our nation's capital, joining a variety of clubs and activities throughout campus and starting the next chapter of his life. Upon receiving the scholarship, Jack said, "For over a quarter of a century, my late grandfather worked at Merck. While Parkinson's disease took him away from my family too early, I knew when I earned this scholarship that he has been watching over me. The work of the Merck Employees Federal Credit Union to provide scholarships to students pursuing higher education is extremely appreciated and more important now than ever. The credit union's financial contribution to my education significantly reduces my future student loan payments, allowing me more financial flexibility for the future. Thank you, Merck Employees Federal Credit Union!"

Merck Employees FCU would like to once again congratulate our 2021 Scholarship Program winners. We wish each of our winners the best as they continue their education and pursue their goals.



Member Services: 732-594-3317  
 Loan Department: 732-594-3018  
 Debit Card Lost/Stolen: 800-554-8969  
 Credit Card Lost/Stolen: 800-237-6211

Established in 1936, Merck EFCU is federally-chartered and federally insured by the National Credit Union Administration.



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Savings as high as 1.00% APR*	IRAs as high as 1.75% APR*	Home Equity as low as 3.25% APR*

\*Annual percentage rate. Visit [www.merckcu.com](http://www.merckcu.com) or visit a branch for more information.