

MERCO Credit Union Mission Statement

"To provide service
and products that
contribute to
our members'
financial success."



Convenience Could Be Our Middle Name

At MERCO Credit Union, we understand how busy your life is. Between work, family, soccer games, swim meets, grocery shopping, paying bills and all the things in between that make up "life", you need ways to handle your financial business as easily and stress free as possible. Check out our convenient services:

Internet and Mobile Banking Are Available All Day, Every Day

- Newly upgraded Internet Banking allows you to perform a variety of financial transactions, including transfers, loan payments, withdrawals, account history and much more.

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VIEWPOINT

October 2022

We Appreciate YOU!

In honor of you—our valued members—and in recognition of International Credit Union Day, we want to celebrate YOU this month during our October Member Appreciation Days.

Please join us for popcorn, hot dogs and a drawing for a free iPad. We will also give away some great MERCO swag. We are excited to see you at one of our branches on the following dates:

Merced Branch Celebration – October 14th

Atwater Branch Celebration – October 21st

Mariposa Branch Celebration – October 28th

Join us for a
chance to win
an iPad!



Our Member Appreciation Days are our chance to celebrate you. Our primary mission is to be there for you, when and where you need us. We are here for you and our community in good times and in challenging times—and we always will be!

If you have friends or relatives who could benefit from becoming a member at MERCO CU, bring them with you to Member Appreciation Day. We'd love to meet them. See you here!

Get More Joy with a MERCO Holiday Loan!



With shopping, entertainment and travel to grandma's house, the holidays can put a strain on many family budgets. If extra funds would help make your holidays more special this year, consider a loan with a special holiday rate from MERCO CU.

Our holiday loans are an affordable way to get the funds you need at a much lower cost than high-rate department store cards or higher-rate credit cards:

- Rates as low as 10% APR*
- Borrow up to \$1,500
- Terms up to 12 months

Apply Today and Be Ready to Shop!

Apply online at www.merco.org or at one of our convenient locations. Call (209) 723-4285 for more information.

**APR = Annual Percentage Rate. Loans are subject to credit approval.*



We're Here for You!

MERCO Credit Union exists to strengthen the financial well-being of all our member communities. When the Oak Fire broke out in Mariposa County in July, burning close to 20,000 acres, destroying 127 homes and another 66 outbuildings, MERCO stepped up to help our members in their time of need. If you were affected by this fire, we are offering several ways to help your recovery.

Mariposa Emergency Recovery Program and Assistance

This program provides help for Mariposa residents impacted by the Oak Fire by:

- Increasing the credit limit on existing MERCO CU Visa® Credit Cards
- Offering special Emergency Recovery Program Signature Loans with:
 - A low rate of just **7.99% APR***
 - Up to **\$2,500** for a 12-month term for Mariposa residents impacted by fire
 - Up to **\$10,000** for a 60-month term for Mariposa residents who lost their home in the fire, plus no payment for up to 90 days
- Waiving the early withdrawal penalty fee on existing MERCO CU Share and IRA Certificates
- Offering Skip-a-Loan Payment for two months on an existing loan (fee waived)
- Raising Courtesy Pay overdraft from checking up to \$500 (fee waived/reversed)

MERCO's assistance for the Mariposa community includes:

- \$8,000 donation to the Mariposa Chamber of Commerce to support recovery of the community, and helping the Chamber donate \$15,000 to organizations, such as the Mariposa Community Foundation, Mariposa Alliance for Community Transformation and other initiatives.

If you need a helping hand, we're here. Call (209) 723-4285, apply online at www.merco.org or stop by one of our branch offices today!

**APR means Annual Percentage Rate. Special rate ends November 30, 2022.*

Convenience

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- **Mobile Banking** allows you to do all of the above, plus deposit checks, send money to friends and family with Zelle, buy discount theme park tickets online, access Credit Sense by SavvyMoney to check your credit and recent credit activity, plus more.
- **Pay your bills online** with Bill Pay via either Internet Banking or Mobile Banking for FREE.

Sign up for Internet Banking online at www.merco.org. Download the MERCO CU Mobile Banking App from your device's app store and begin receiving all of the convenient benefits!

Both Internet and Mobile Banking are safe, easy and FREE.

MERCO Offices Will Be Closed on the Following Holidays in 2022:

- Monday, October 10** – Columbus Day
- Friday, November 11** – Veterans' Day
- Thursday, November 24** – Thanksgiving Day
- Friday, November 25** – Black Friday (closed at 2:00 p.m.)
- Monday, December 26** – Christmas Day (observed)

You can access your accounts or get money anytime with:

- Mobile Banking
- Internet Banking at www.merco.org
- Fee-FREE cash withdrawals at over 30,000 CO-OP® ATMs and 55,000 Allpoint® ATMs nationwide, including all MERCO, 7-Eleven, Costco, Walgreens, CVS, Target, Circle K, Safeway, Chevron and many others. Visit www.merco.org for ATM locations.



CONTACT US

(209) 723-4285 or
(800) 273-4993

www.merco.org

TELLERPHONE

**24-Hour Touchtone
Account Access**

(800) 778-1618

OFFICE HOURS

Monday-Friday
9:30 a.m. - 5:00 p.m.

Merced Branch Drive-Up Teller
9:00 a.m. - 5:30 p.m.

LOCATIONS

Merced Branch

1911 M Street
24-Hour Drive Thru ATM

Atwater Branch

1655 Bellevue Road
24-Hour ATM

Mariposa Branch

5011 Coakley Circle
24-Hour ATM

OTHER ATM LOCATIONS

Merced County Administration Building

2222 M Street, Merced
ATM Withdrawals Only
During Lobby Hours

Mercy Hospital Lobby

333 Mercy Avenue, Merced
24-Hour ATM Withdrawals Only

Superior Court Building

2260 N Street, Merced
ATM Withdrawals Only
During Lobby Hours

FEE-FREE ATM ACCESS

CO-OP ATM Network
Allpoint ATM Network
ATM Locator at www.merco.org



This credit union is federally insured by the National Credit Union Administration.