

MERCO Credit Union Mission Statement

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



July 2022

A Smart, Secure Way to Apply for a MERCO Loan

Just Use Your Keyboard or Smartphone



What could be better than applying for a low-rate MERCO Credit Union loan from the comfort of your own home or anywhere else? With our online loan application, we offer you an easy, safe and convenient method to get the funds you need or want anytime, any day, anywhere!

Check out these three new ways to apply for a loan:

- Go to www.merco.org, click on **Loans** and then **Apply**
- Sign into **Internet Banking**, then click on the **Apply for a Loan** link
- Sign into **Mobile Banking**, touch **More**, then tap the **Apply for a Loan** link

It's that simple, so give it a try soon!

Steer Your Way to a Great Auto Loan Rate Now!

It's no secret that the inflation rate is high. That means auto loan rates will be going up soon. However, MERCO currently has you covered with some of the region's lowest vehicle loan rates! Plus, we are now offering competitive rates on vehicles up to 12 years old!

How does this sound?

- Rates starting at **2.99% APR*** for 72 months on 2010 vehicles or newer
- **Terms up to 84 months** on balances over \$20,000
- **Zero payments for 60 days** with your great credit

These Rates Won't Last Forever!

Apply online at www.merco.org. Or, stop by a participating Credit Union Direct Lending (CUDL) dealer and say you want to finance your vehicle with MERCO CU!



*APR = Annual Percentage Rate. Rates and terms may vary based on individual credit rating and loan amount. Vehicle rate includes .50% reduction for automatic payment and direct deposit. Add .50% to base vehicle rate for extended terms over 72 months. Other restrictions may apply.

Congrats to MERCO's Elected Officials

MERCO thanks everyone who attended our Annual Meeting and Elections.

Our newly elected volunteer officials are:

Board of Directors

Kent Christensen – Chairman

John Price – Vice Chair

Michael Rhodes – Secretary

M. Stephen Jones – Treasurer

Susan Chambers – Director

Barbara Jamison – Director

Ron Kinchloe – Director

Jim Murphy – Director

John Pedrozo – Director

Joe Sapien – Director

Hub Walsh – Director

Appointed Volunteer

David Baker – Audit Committee Member



We're Making Internet Banking Better



We know how much our members enjoy the convenience and security of Internet Banking. Soon, it will be even better! On September 22nd, MERCO will unveil a new and improved version of our already-popular Internet Banking system.

We will be letting you know about the upgrade as we approach that date, so check our website and the e-mail blasts coming to your email address for the latest info.

Once our updated Internet Banking system is in place, you will:

- Need to establish a new password the first time you log in
- See the new features and enjoy the same capabilities
- Benefit from upgraded security measures

Our mission is to bring you the very best financial services available!

A MERCO Visa®, Summer and Family Go Together!

Now that summer is finally here, it's a terrific time to take your family on a memorable vacation, short trips to the amazing places in California, or both! And, while you and your loved ones are away from home, why not earn FREE rewards with a MERCO low-rate Visa card!

Here's why MERCO's Visa Card is the best for any season:

- **FIXED** rates as **LOW** as **11.25% APR***
- **NO** annual fee
- **FREE** Rewards, including merchandise and travel
- **2,500 FREE** bonus Rewards points with card approval

MERCO's low-rate Visa has everything you need in a credit card and more. Apply today!

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

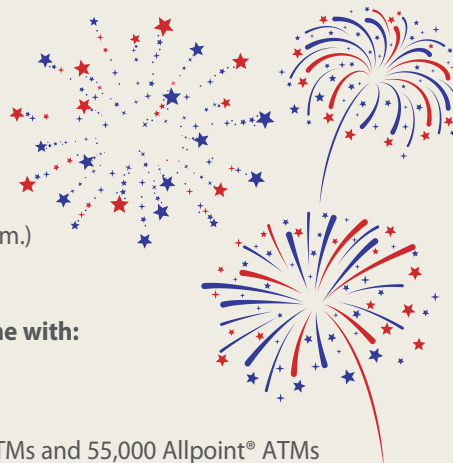


MERCO Offices Will Be Closed on the Following Holidays in 2022:

- Monday, July 4** – Independence Day
- Monday, September 5** – Labor Day
- 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.