

MERCO Credit Union Mission Statement

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



April 2022

Early Direct Deposit

MERCO Members: When you sign up for Direct Deposit of your paycheck, you can now access your pay up to two days earlier than your normal payday.* Sign up today!

**Early access to Direct Deposit funds depends on the timing of the submission of the payment file from the payer. We generally make these funds available on the day the payment file is received, which may be up to 2 days earlier than the scheduled payment date.*

MERCO's 2022 Annual Meeting and Election

Monday, May 23rd, 6 pm
Merced Elks Lodge
1910 M Street
Merced CA 95340

We will introduce your elected officials, hold our annual election, share information about "what's new", serve dinner and have a drawing for some great door prizes.



At MERCO Credit Union, You're Our EVERYTHING!

In the January newsletter, we told you the things that make credit unions special. Now, we'd like to share with you the **new benefits and services** our Directors (who are members like you) have recently approved, and our MERCO team has newly implemented.

Each new change was added for two purposes only: **To make your financial life easier and to save you money.** We hope you will take advantage of these convenient, money-saving services with the awareness that you are the only reason we exist—a fact we do not take lightly.



MERCO's Checking Is Better than Ever!

Whether you are a current MERCO checking account holder or are looking for NO-fee checking, we have great news! Now, when you sign up for paperless e-statements, **you will no longer be charged a monthly checking fee...it's FREE.*** And, if you need to **transfer funds from savings to cover an overdraft or ACH item, that's FREE,** too! Plus, you'll get these great perks, as well:

- Fee-FREE withdrawals at over 80,000 CO-OP® and Allpoint® ATMs nationwide
- FREE Visa® Debit Card issued on-the-spot
- FREE Internet Banking
- FREE Mobile Banking with mobile check deposits
- FREE Bill Pay on both Internet and Mobile Banking

**Without paperless e-statements, checking accounts with an average daily balance below \$250 will be charged a \$5 monthly fee.*



Need a Little Help from a Friend?

We Now Offer FREE Financial Counseling and Guidance

MERCO Credit Union has recently partnered with BALANCE to offer financial fitness and empowerment to our members. BALANCE is a leading non-profit organization providing financial education and counseling to people throughout the country through partnerships with credit unions, employee assistance programs and other non-profits.

Through MERCO's strategic alliance with BALANCE, we now offer FREE trusted financial counseling and guidance to members. We do this to help you build a stronger financial future. Beyond counseling services, there are also educational modules, webinars and other online tools.

For more information, visit www.merco.org, click on "Services" and then click on "Financial Empowerment" in the drop-down menu.



Grab a Low Auto Loan Rate While They're Still Available



Loan rates may be rising soon, due to the high rate of inflation. But, MERCO still has some of the most competitive auto loan rates in town. **And we now finance vehicles up to 12 years old!**

- Rates as **LOW as 2.99% APR*** for 72 months on **2014 models or newer**
- **Terms up to 84 months** on balances over \$20,000
- **NO payments for 60 days** with your outstanding credit

Apply online today at www.merco.org or visit a participating Credit Union Direct Lending (CUDL) Dealer and tell them you want to finance your vehicle with MERCO Credit Union.

**APR means 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.*

Apply for a MERCO Loan from Your Keyboard or Smart Phone

You can now apply for a MERCO loan online 24/7—anytime and any day. It's private, it's safe and it's convenient.

Here Are THREE New Ways to Apply for a Loan:

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

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

- Monday, May 30** – Memorial Day
- Monday, June 20** – Juneteenth (observed)
- Monday, July 4** – Independence Day
- Monday, Sept. 5** – Labor Day

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.