

MERCO Credit Union Mission Statement

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



January 2022

MERCO's 2022 Annual Meeting and Election

May 23, 6 pm
Merced Elks Lodge

MERCO Credit Union is seeking dedicated volunteers to help govern the credit union as a member of the Board of Directors. There are three positions up for election—all are three-year terms.

Subject to regulatory approval, qualified members can seek nomination by submitting a request for an application to: **MERCO CU Nominating Committee, PO Box 3344, Merced CA 95344.**

The deadline to return the official application documents to the Nominating Committee is the close of nominations at midnight on March 18, 2022. The election will not be conducted by ballot at the Annual Meeting on May 23, 2022, unless there is more than one nominee for each position.



What Do You Know About MERCO Credit Union?

Credit unions are special. They are financial institutions, but with differences you won't find in other types of financial institutions.

- We are a not-for-profit financial institution owned by you and all our members. At MERCO Credit Union, we put you first, not profits! The only reason we exist is to serve you with better rates and fewer fees on your way to financial freedom.
- MERCO is designated by the U.S. Treasury as a Community Development Financial Institution (CDFI), which means we are totally committed to helping OUR community and neighbors, including our lower income members. We do this by providing lending at affordable rates and low- or no-fee services to help our members achieve their financial goals.
- Who can join the MERCO Credit Union family? The answer may surprise you. Anyone who lives, works, worships or goes to school in Merced, Madera, Mariposa or Stanislaus Counties can become a MERCO member!
- Although we are a local member-owned cooperative, you benefit from even better access to your money than big banks. You have fee-free access to over 80,000 ATMs. Plus, we offer Internet and Mobile Banking, with mobile check deposits, and the ability to transfer funds to just about everyone with Zelle®.
- We recently received a \$1.8 million grant from the U.S. Treasury CDFI Fund for the purpose of funding millions of dollars in affordable loans and other products to OUR community. Earning this grant shows that our mission of supporting the region is vital and that we are here to help you any way we can.



Credit Card Debt Got You Down?

Transfer Your Balances to MERCO and Earn Rewards!

Department store credit cards may have seemed like the way to go before the holidays, but now that the bills are all arriving, those high interest rate charges may feel a bit overwhelming. Fortunately, you can easily transfer all your higher-rate card balances to a MERCO Classic or Premier Visa® Card and save lots of money. We offer:

- **FIXED rates** as low as **11.25% APR***
- **NO** annual fee
- **NO** balance-transfer fees
- **FREE** Rewards
- **2,500 bonus reward points** for new Visa accounts



Say goodbye to interest rates of 22% or higher on store credit cards; say hello to your low-rate MERCO Visa Card. It's a terrific way to start the new year off right!

**APR = Annual Percentage Rate. Rate based on your credit rating.*

And, don't forget about the 2,500 bonus reward points, which can be used for brand-name merchandise and travel products!

Steer Toward a Fuel-Efficient Vehicle at a Great Rate

Are rising gasoline prices giving you a headache? Buying a new set of wheels that gets good mileage can put more of your hard-earned cash in your wallet—and is better for the environment! A MERCO Auto Loan comes with:

- Rates as **LOW as 2.99% APR*** for 72 months on 2015 models or newer
- **Terms up to 84 months** on balances over \$20,000
- **NO payments for 60 days** with your outstanding credit

Call MERCO at **(209) 723-4285** or visit one of our offices today to apply for your low-rate auto loan.

**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.*



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

Monday, Jan. 17 – Martin Luther King, Jr. Day

Monday, Feb. 21 – Presidents' Day

Monday, May 30 – Memorial Day

Monday, June 20 – Juneteenth (Observed)

Monday, July 4 – Independence Day

Monday, Sept. 5 – Labor Day

Monday, Oct. 10 – Columbus Day

Friday, Nov. 11 – Veterans' Day

Thursday, Nov. 24 – Thanksgiving 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.