

## MERCO Credit Union Mission Statement

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



July 2021

## Congrats to Our New Directors!

### Board of Directors

**Kent Christensen** – Chair

**John Price** – Vice Chair

**Susan Chambers** – Secretary

**M. Stephen Jones** – Treasurer

**Barbara Jamison** – Director

**Ron Kinchloe** – Director

**Jim Murphy** – Director

**John Pedrozo** – Director

**Michael Rhodes** – Director

**Joe Sapien** – Director

**Hub Walsh** – Director

### Appointed Volunteer

**David Baker** – Audit  
Committee Member



## MERCO Credit Union Is Always Here for You!

Unlike many local banks, MERCO Credit Union stayed open for our members throughout the pandemic. We have served the financial needs of our members and communities since 1954 and we will continue to provide outstanding service for many years to come.

While many of our members have dealt with major reductions in their income, MERCO has provided financial relief to hundreds of our members. Regardless of your circumstances and challenges, we are—and will continue to be—here to help you in any way we can.

### Bank on Us to Help You Whenever You Need Us



Need to delay a payment, raise your credit line or talk to us about waiving a fee or getting a loan? We're just a phone call away at **(209) 723-4285** and look forward to hearing from you.

### We Make It Easy to Bank Wherever You Are

We know that many of you enjoy the convenience of banking from home, work or while you are away. Thanks to MERCO's FREE Internet and Mobile Banking services, we offer you access to your accounts—anytime, anywhere—for mobile deposits, payments, transfers, inquiries, sending money with Zelle and more.

## MERCO's Low-Rate Visa® Should Be Your Go-To Card

MERCO's Visa gives you everything you need in a card, plus the FREE rewards you want! You'll benefit from:

- **FIXED** rates as low as **11.25% APR\***
- **NO annual fee**
- **FREE rewards** for merchandise and travel
- **2,500 FREE bonus points** with card approval

**Don't miss out on this BIG offer; apply today!**

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





## MERCO's Low Auto Loan Rates Put You in the Driver's Seat

Many MERCO Credit Union members have been hesitant to take out-of-town road trips in the past year. But now that a sense of normalcy has started to return, your credit union is ready to help you hit the road again!

If you need a new or used vehicle, MERCO's super low-rate auto loan is the perfect solution! We're offering:

- Rates as LOW as **2.99% APR\***
- Terms up to **72 months on 2014 models or newer**
- Terms up to **84 months on balances over \$20,000**
- **No payments for up to 90 days\*\*** with great credit

These hard-to-beat rates are available now, but don't delay. Call us at **(209) 723-4285** to apply or check out our website at **www.merco.org** for more info today.

*\*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. \*\*Length of first payment deferral is dependent upon credit rating.*

## Get a Great Mortgage Rate, Before They Go Up!

Predictions show that mortgage rates will be rising soon. So, now is the right time to take advantage of the LOW rates that are still available. If you've been thinking about buying your first home or your next home, talk to us—the service-oriented professionals at MERCO Credit Union.

MERCO is the credit union you know and trust, and we offer loans for:

- **Home purchase** – Conventional, FHA, VA and more.
- **Home refinance** – Lower your interest rate and monthly payment.
- **Cash-out "refi"** or a second mortgage to turn the equity in your home into real buying power.

The easy-to-use calculators on our website will let you see how much you can save. Then, call us at **(844) 458-1104** or visit **www.merco.org** to apply for your money-saving loan today.



### MERCO Offices Will Be Closed on the Following Holidays:

- Monday, July 5** – Independence Day (Observed)
- Monday, Sept. 6** – Labor Day
- Monday, Oct. 11** – Columbus Day
- Thursday, Nov. 11** – Veterans' Day
- Thursday, Nov. 25** – Thanksgiving Day
- Friday, Nov. 26** – Black Friday (closed at 2:00 p.m.)
- Friday, Dec. 24** – Christmas Eve (closed at 2:00 p.m.)

### 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](http://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](http://www.merco.org)



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