

MERCO Credit Union Mission Statement

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



January 2023

Give Your Finances a Fresh Start in the New Year! MERCO's Visa® Credit Card Can Really Help

Many people overspend for the holidays. If you are feeling concerned about the credit card bills that will be coming in soon, MERCO Credit Union has a terrific solution for you!

Just take all of your higher-rate credit card balances and roll them into a low-rate MERCO Visa card. In addition to saving money overall by benefiting from a lower interest rate, you will have only one monthly credit card payment. Plus, our Visa credit card features:

- **Rates as low as 11.25% APR***
- **NO annual fee**
- **NO balance transfer fees**
- **FREE Rewards**, including travel and brand-name merchandise
- **2,500 bonus reward points** for new Visa cardholders

We've made it easy to apply online at www.merco.org, so apply today and get the new year started off right!

**APR = Annual Percentage Rate. Your rate will be based on your credit rating. Loans are subject to credit approval.*



Your New and Improved Credit Card Is Coming Soon!

At MERCO, we are always working to offer our members the very best financial products. That's why we are upgrading our credit card system. That means we will soon be mailing current Visa cardholders a new card. These new cards will now support contactless payments. A simple and secure tap is all it takes to pay for the things you need. You can activate this new card and begin using it on March 27, 2023.

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Is a New Vehicle in Your Near Future? Now Is the Time to Buy, Before Rates Rise!

The Federal Reserve has been increasing interest rates to try to slow down inflation. As a result, lenders are raising their rates. However, MERCO is still offering our members low-rate auto loans.

Before rates rise, this is the right time to purchase a new or used vehicle, and guarantee yourself an affordable rate for the entire term of your loan with:

- Rates as low as **4.99% APR*** for 72 months on 2016 models or newer
- **Terms up to 84 months** on balances over \$20,000
- **Zero payments for 60 days** with your great credit

Apply now for your low-rate auto loan at www.merco.org!

**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's 2023 Annual Meeting and Election Set for May 22nd at 6 pm at Merced Elks Lodge

Volunteers Wanted!

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 on the Board. All positions are for three-year terms.

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

The deadline to return the official application to the Nominating Committee is by the close of nominations at midnight on March 17, 2023. The election will not be conducted by ballot at the Annual Meeting on May 22, 2023, unless there are more than one nominee for each position.

New and Improved Credit Card



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Please continue to use your current credit card until the new card arrives. We will also be changing our online credit card process, but you'll still be able to access your card the same way. Just log into Internet Banking and tap on your credit card.

Same Low Rates and FREE Rewards

The terrific terms and rewards you've been enjoying are not changing. You will continue to benefit from the same low interest rates and free rewards you've always enjoyed.

We appreciate your patience as we strive to improve our products and services.

MERCO Offices Will Be Closed on the Following Holidays in 2023:

- Monday, January 2** – New Year's Day (Observed)
- Monday, January 16** – Martin Luther King, Jr. Day
- Monday, February 20** – Presidents' 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.