

## MERCO Credit Union Mission Statement

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



April 2023



### We've Expanded Your Fee-Free ATM Access Even MORE!

MERCO Credit Union has expanded your fee-free ATM access to include all Citibank ATMs. You now have access to an additional 2,300 ATMs located at Citibank offices.

### Over 88,000 Fee-Free ATMs

Access to Citibank ATMs brings your total fee-free ATM access

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### New Things on the Horizon at MERCO Credit Union— Coming Soon!

At MERCO, we take our mission statement seriously. We feel strongly about providing our members with the very best high-quality products and services. Here's more of what you have to look forward to!

#### Member Preferred Visa® Cards

We are currently working on expanding our Visa Card options, so you will be able to choose the program options that work best for you.

- **Member Rate Preferred Visa** will offer a **rate as low as 9.99% APR\***
- **Member Cash Preferred Visa** will offer **2.5% Cash Back**. (That's 1% higher than you will find on most Cash Back Cards.)
- Both cards come with **NO Annual Fee**

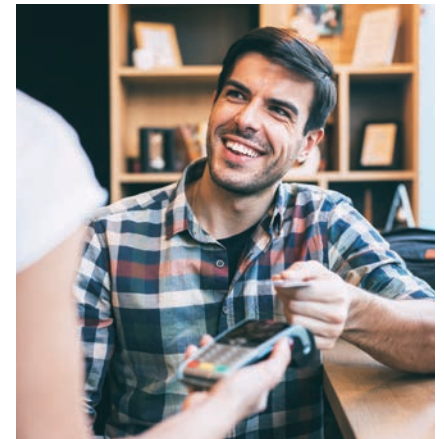
We are currently testing the new programs and updating all of our internal forms. We know you will enjoy our new Visa Card offerings, and as soon as they are ready to go live, we will let you know.

#### New Atwater Branch Is in the Works!

We will be moving our Atwater Branch to 598 Bellevue Road, as soon as we have completed all renovations. We still have a lot to do to turn the space into the branch office we envision to provide our members with optimum service and convenience. Our Atwater members will soon enjoy the convenience of a Drive Thru Window AND a Drive Thru ATM.

We will keep you posted on our progress and the actual date we will open this new branch.

\*APR = Annual Percentage Rate. Rate adjusts monthly and equals prime rate for previous month, plus a margin range, based on creditworthiness. Rate as of 3/15/23 is 10.99% for excellent credit.



#### Member Preferred Visa® Cards

Rate as Low as  
**9.99% APR\***

Up to **2.5%**  
Cash Back

**NO Annual Fee**



# Save Money on a Checking Account with MERCO

If you have your checking account at one of the big banks, you are probably paying more in fees than you need to. At MERCO Credit Union, we don't charge a monthly service fee, when you opt-in for eStatements. And that's just the beginning.

**In addition to no monthly service fee, you will also receive:**

- Fee-FREE ATM access at over 88,000 ATMs nationwide
- FREE Internet Banking with FREE Bill Pay
- FREE Mobile Banking with online check deposits
- Send and receive money with Zelle® for FREE
- Earn monthly dividends on unused checking funds over \$500

**There are even more FREEs, if you are 50+:**

- Four FREE boxes of checks per year
- Fee-FREE Money Orders and Official Checks (3 each per month)
- FREE replacement ATM card



For more information about MERCO's checking and rates, visit [www.merco.org](http://www.merco.org).

## Don't Miss Our Annual Meeting and Election!

**When:** Monday, May 22nd at 6:00 pm

**Where:** Merced Elks Lodge, 1910 M Street, Merced CA 95340

**Why:** 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.

## Expanded Fee-Free ATM Access

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to over 88,000 ATMs. That's double the number of Bank of America, Wells Fargo and Chase ATMs combined! Visit [www.merco.org](http://www.merco.org) for ATM locations.



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

**Monday, May 29** – Memorial Day

**Monday, June 19** – Juneteenth

**Tuesday, July 4** – Independence Day

**Access your accounts or get money anytime with:**

- Mobile Banking
- Internet Banking at [www.merco.org](http://www.merco.org)
- Fee-FREE cash withdrawals at over 30,000 CO-OP® ATMs, 55,000 Allpoint® ATMs nationwide and 2,300 Citibank® ATMs, including all MERCO, 7-Eleven, Costco, Walgreens, CVS, Target, Circle K, Safeway, Chevron and many others. Visit [www.merco.org](http://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

Citibank ATM Network

ATM Locator at [www.merco.org](http://www.merco.org)



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