

MERCO Credit Union Mission Statement

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



October 2023

Need a Car Loan? See Us First!

We offer rates as low as
5.74% APR* on both new and
used vehicles for terms up to
72 months. Apply online at
www.merco.org.

**APR = Annual Percentage Rate. Rate
is based on credit rating and includes
a .50% APR discount for automatic
payments. Add .50% to rate for terms
over 72 months.*



Our New Atwater Branch Is Now Open!

Our new MERCO Atwater Branch is now open for business at **598 Bellevue Road, Atwater CA 95301**. Our new branch includes the same convenient services and knowledgeable staff as before, plus these new features:

- **Drive-Thru ATM** – Withdraw money from your account without getting out of your car.
- **Drive-Up Window** – Transact your MERCO business via our new drive-up window.
- **A Financial Empowerment Meeting Room** designed for seminars, financial education or coaching, and bilingual services. It allows us to offer financial seminars and is available for community outreach, personalized financial counseling and services for our bilingual members.

Please drop by our new office soon!



Sizzlin' Hot Rate...5.00% APY* on MERCO Credit Union's New Flex-Term Certificate

Our Flex-Term Certificate Offers One of the Highest Rates Around

In today's financial environment, high savings rates are rare. And a high-earning rate coupled with guaranteed high-level security for your investment is hard to find. MERCO offers both!

- Choose any term **from 6 months to 60 months**
- Lock in a rate of **5.00% APY** for the full term
- **Deposit as little as \$500** for a regular Certificate
- **Deposit as little as \$1,000** for an IRA Certificate

Your deposits are insured up to **\$250,000** by the National Credit Union Administration (NCUA) Share Insurance Fund (NCUSIF).

Don't wait! The special Certificate is available for a limited time only. Call us today at **(800) 273-4993**.

**APY = Annual Percentage Yield. This offer is only available until 12/31/2023.*



Take a Look at MERCO's New Visa® Credit Cards!

Member Rate Preferred:

- Our lowest-rate card - current rate as low as **11.74% APR***
- No-nonsense simplicity
- Best for those who carry a balance

Member Cash Preferred:

- Amazing **2.5%** cash back on all eligible purchases
- Simple, without rotating categories, and 1% higher than most banks
- Best for those who want outstanding cash back rewards



Choose the perfect card for you—both cards come with **NO Annual Fee**. If you like your existing MERCO Credit Card reward program, you can keep it and add one of our new cards too!

All our credit cards come with the following features:

- **24/7 Cardholder Service:** Call 1-800-268-5083 (toll free U.S.) or 531-262-5252 (International) for balance inquiries, payment information, transaction history, statement requests or to dispute a charge.
- **Mobile Access:** Easily access your cards from our mobile app. You are now in real-time command of your debit and credit cards. You can make choices about how, when and where your cards work.
- **eCS – Electronic Customer Service:** Access real-time credit card information, including transactions, pending activity, payment information, statements and e-mail alerts.
- **EMV Chip and Contactless Transactions:** Our card includes the latest chip technology, including support for contactless transactions.

Don't have a Visa Card with us? Visit www.merco.org and click on "Apply Now for a Loan."

**APR = Annual Percentage Rate. Rate adjusts monthly and equals prime rate for previous month, plus a margin range, based on creditworthiness.*

Congrats to MERCO's Elected Officials

We are pleased to announce that Jim Murphy, John Pedrozo, Joe Sapien and Olivia Webster were elected to the four Board positions up for election at our last Annual Meeting. MERCO thanks everyone who attended our Annual Meeting and Elections.



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

- Monday, October 9** – Columbus Day
- Thursday, November 23** – Thanksgiving Day
- Friday, November 24** – Black Friday (closed at 2:00 p.m.)
- Monday, December 25** – Christmas Day

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, 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 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.

Atwater Branch Drive-Up Teller
9:00 a.m. - 5:30 p.m.

LOCATIONS

Merced Branch

1911 M Street
Drive-Up Window
24-Hour Drive Thru ATM

Atwater Branch

598 Bellevue Road
Drive-Up Window
24-Hour Drive Thru 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



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