

MERCO Credit Union Mission Statement

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

MERCO's 2024 Annual Meeting and Election

**May 20th at 6 pm at
Merced Elks Lodge**

Calling for Volunteers

MERCO CU is looking for quality volunteers to help govern our credit union as a member of the Board of Directors. There are three Board positions up for election—each a three-year term. Subject to regulatory approval, qualified members can pursue nomination by submitting a request for an application to: **MERCO Nominating Committee, PO Box 3344, Merced CA 95344**

You must return the official application to the Nominating Committee by midnight on 03/18/24. The election will not be held by ballot at the Annual Meeting unless there is more than one nominee for each position.



VIEWPOINT

January 2024

MERCO Credit Union's Special Certificate Gives You a Chance to Bump Up Your Rate!



MERCO Credit Union is offering an outstanding rate of **5% APY*** on a new 30-month or 60-month Bump Up Certificate. You'll have the option to bump up your rate or invest more money in your certificate at the existing rate.**

If rates climb, you benefit from the higher rate. If rates decrease, you get to add funds at the excellent rate you've already been receiving. Plus, **you decide** when to bump up your rate or to add money to the balance.

Call or drop by today to open a new Bump Up Certificate.

** APY = Annual Percentage Yield. **This special MERCO Bump Up Certificate allows one additional deposit and/or rate increase (to the currently stated rate for the same certificate) for the remainder of the term. The certificate must be open for a minimum of six months before any additional deposit or rate increase is allowed.*

Happy New Year, Happy New Car!

Buy Now—Before Interest Rates Rise

As the Federal Reserve has increased interest rates to slow down inflation, most lenders have raised their rates. But, MERCO has kept auto loan rates LOW for our valued members, with:

- **Rates as LOW as 6.49% APR*** for 72 months on 2016 models or newer
- **Terms up to 84 months** on balances higher than \$20,000
- **NO payments for 60 days** with your outstanding credit

Don't miss out! Steer your way to merco.org and apply for your low-rate auto loan right now!

** 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 terms over 72 months. Other restrictions may apply.*



Start the New Year with a New MERCO Visa® Card and Save!

As all of your January department store and credit card statements begin arriving, it's the perfect time to think about transferring your higher-rate balances to a lower rate MERCO Visa Card. These great card options come with **NO annual fee**:

Member Rate Preferred Visa:

- Low rates starting at **11.74% APR***
- Expect to carry a balance? This is the card for you!

Member Cash Preferred Visa:

- **2.5% cash back** on ALL qualifying purchases is a great benefit
- This is 1% more cash back than most cards

Love your current MERCO Credit Card rewards program? No problem; keep it!

Also, every MERCO Visa Card features:

- **24/7 Cardholder Service:** Call **1-800-268-5083** (toll-free U.S.) or **531-262-5252** (international) for balance inquiries, payment info, transaction history, statement requests or to dispute a charge.
- **Mobile Access:** You decide how, when and where your debit and credit cards work—anytime you want and from anywhere you go!
- **Electronic Customer Service (eCS):** Get up-to-the-minute information on your credit card, such as transactions, pending activity, payment info, statements and email alerts.
- **EMV Chip and Contactless Transactions:** Our cards feature the latest chip technology, making contactless transactions a breeze!

If you're ready for your new MERCO Visa Card, go to our website at merco.org and click on "Apply Now for a Loan".

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



CONTACT US

(209) 723-4285 or (800) 273-4993

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 merco.org



MERCO Offices Will Be Closed on the Following Holidays in 2024:

Monday, January 1 – New Year's Day

Monday, January 15 – Martin Luther King, Jr. Day

Monday, February 19 – Presidents' Day

Access your accounts or get money anytime with:

- Mobile Banking with Zelle®
- Internet Banking at 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 merco.org for ATM locations.



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