

## MERCO Credit Union Mission Statement

“Advancing  
financial inclusion,  
security and sustainability,  
ensuring financial  
well-being for all.”



April 2024

## Don't Miss Our 2024 Annual Meeting and Election

**When:** Monday, May 20th  
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.



## MERCO Territory Just Got Bigger... We Are Now Also Serving Fresno County!



### Great News!

MERCO Credit Union has been approved by our state regulator to expand our membership area to include Fresno County. This brings the total number of counties we serve to five!

MERCO has served the financial needs of our community for 70 years. As a not-for-profit financial institution, we offer low-cost home, auto and personal loans, Visa® Cards and much more. We offer loans at lower rates, savings with higher

earnings, and low-fee or no-fee financial services than traditional banks. We also offer more fee-FREE ATMs nationwide than Bank of America, Chase and Wells Fargo combined.

### Welcome, Fresno County. We Are Excited to Serve You!

If you have friends and/or family who live, work, worship or go to school in Fresno County, be sure and let them know they now have a new lower-cost option for all of their banking needs.

## Greater Convenience Is a Given with MERCO Membership!

The one thing we all wish we had more of—and once it’s gone, we can never get back—is time. Time is a very valuable commodity and MERCO Credit Union works hard to provide you with the kinds of convenient services that take less of your time for conducting your day-to-day financial business with us.

### You Choose Which Convenient Service(s) Work Best for You

- **Internet and Mobile Banking** – Both of these FREE services allow you to make payments, deposit checks, transfer money and much more from your laptop or smartphone.
- **Zelle®** – Zelle® is a fast, safe and no-fee way to send money to friends, family and other people you trust, regardless of where they bank. Whether you’re paying rent, gifting money or splitting the cost of a bill, Zelle® has you covered.
- **LoanPay** – Pay your MERCO loan online with an external card or account.

Of course, if you prefer to visit us at one of our branches or do your banking by mail, we are always here for you. If you have questions regarding our many convenient services, contact us at (209) 723-4285 or (800) 273-4993.



# Never Miss a Payment with PayPrompt™ Text Messages

Life can get busy and sometimes details fall through the cracks. We get it. However, sometimes those lapses can affect important areas of our lives, such as credit scores and late charges. MERCO has the convenient solution—PayPrompt!

## Text payment reminders

You may have received a text message from us regarding PayPrompt—a new, free text message payment reminder service we're rolling out. Here are some samples of the kinds of texts that you might receive. Rest assured that these text messages are legitimate and do come from MERCO Credit Union.

It's just another convenience that we hope you find helpful. Opt in or opt out—it's up to you!

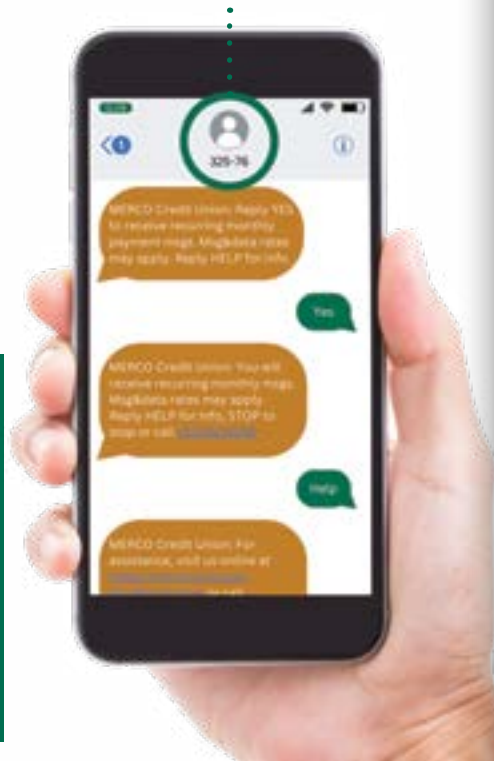
**Text message reminders began March 6, 2024.**

- If you have a MERCO loan and would like to receive payment reminders, send a text message to **32576**
- Text **MERCOCU**, to be opted in
- Text **STOP**, to be opted-out

Please note: These reminders are not available for credit cards or real estate loans.

For more information, call **(833) 921-8086**.

This is an example of our reminder text messages from PayPrompt.



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

- Monday, May 27** – Memorial Day
- Wednesday, June 19** – Juneteenth
- Thursday, July 4** – Independence Day

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

- Mobile Banking with Zelle®
- Internet Banking at [merco.org](https://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 [merco.org](https://www.merco.org) for ATM locations.



## CONTACT US

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

[merco.org](https://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 [merco.org](https://www.merco.org)



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