

## MERCO Credit Union Mission Statement

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



## Congratulations to Our Elected Officials

A big THANK YOU goes out to everyone who attended MERCO's 70th Annual Meeting and Elections. Many thanks and much gratitude also go to our elected volunteer officials:

**Kent Christensen**, Chairman

**John Price**, Vice Chair

**Michael Rhodes**, Secretary

**M. Stephen Jones**, Treasurer

**Susan Chambers**, Director

**Barbara Jamison**, Director

**Ron Kinchloe**, Director

**Jim Murphy**, Director

**John Pedrozo**, Director

**Joe Sapien**, Director

**Hub Walsh**, Director



July 2024

## You'll Get the Best Rate and Choose Your Own Term with MERCO's Special Flex-Term Certificate

### Our 5.00% APY\* Flex-Term Certificate Is Back!

Unlike other financial institutions that may offer you a higher rate on a CD, but for a short term only, MERCO Credit Union thinks you deserve the highest rate around—for any term you choose!

- 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 our regular Certificate
- Deposit as little as \$1,000 for an IRA Certificate
- Your deposits are federally insured up to \$250,000 by the NCUA

LOCK IN  
**5.00%** APY  
from 6 to 60 Months

### Special Flex-Term Certificate Is Only Available for a Limited Time

Act fast, because this offer is available for a short time only. Call us today at **(800) 273-4993** or drop by one of our three branch offices.

*\*APY = Annual Percentage Yield. Penalty may apply for early withdrawal. This offer is only available for a limited time. Must be a member of MERCO Credit Union, but joining is easy. Joining requires a \$5 deposit into a MERCO account and a \$5 membership fee.*

## MERCO Makes It Easy to Open an Account, Apply for a Loan + MORE



MERCO's mission is more than providing services and products that contribute to your financial well-being. We also want to make your life easier. That's why we offer Online and Mobile Banking, Bill Pay, mobile check deposits and Zelle™, which allows you to send money to just about anyone. And all of these services are FREE.

Plus, you can apply for a loan and open other accounts online. Just visit [merco.org](https://merco.org) and tap on "Become a Member" or "Apply Now for a Loan".

As always, all of these services are available to you 24/7. All you need is a phone, laptop or PC. Visit us online to find out more or call us at **(800) 273-4993** for more personal service.

# We've Served OUR Community for 70 Years... and Now We're Celebrating YOU!



Some things are built to last. Some things get better with time. MERCO Credit Union is proud to say we've done both—serving OUR community for 70 years. We'd like to celebrate your loyalty as a member at one of our Member Appreciation Days!

We've grown with you and we will continue to do so by striving to add more products and services to meet your needs. Thank you for choosing us as your financial partner!

**September 6 – Merced | September 13 – Atwater  
September 20 – Mariposa**

We'll have food, giveaways and a drawing for a free iPad, among other prizes.

## Make MERCO's Visa® Your Go-To Summer Travel Card!

Summer vacations can be a very special time for reconnecting with family or friends. It doesn't matter where you go or what you do, as long as you are forming new memories and having fun.

**Here's Our Big Travel Tip:** Be sure to take MERCO's Visa along for the ride. Not only will it provide you with the security of being able to cover all of your expenses, including the unplanned ones that may pop up along the way, but it's also a card that is easy on your finances, when you come back to your real life.

Here's why MERCO's Visa Cards are the best:

- **Member Rate Preferred Visa** offers a rate as **LOW as 11.74% APR\***
- **Member Cash Preferred Visa** with
  - **2.5% cash back** on qualifying purchases
  - **2,500 FREE bonus Rewards points** with card approval
- **NO annual fee** on all cards

A MERCO Visa has everything you need in a credit card and more. Find out more at [merco.org](https://merco.org) and apply online today!

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



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

**Thursday, July 4** – Independence Day  
**Monday, September 2** – Labor Day  
**Monday, October 14** – Columbus Day

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

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



### CONTACT US

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

[merco.org](https://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  
24-Hour Walk-Up 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://merco.org)



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