

MERCO Credit Union Mission Statement

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



Thanks for Letting Us Celebrate You!

We so appreciate all of our members who came out for our annual Member Appreciation Days in September. This year was really special for us because it coincided with MERCO's 70th Anniversary!

Thank you for sharing Member Appreciation Days with us and, more importantly, thank you for choosing MERCO Credit Union to serve your financial needs.



October 2024

Gobble, Gobble, Ho, Ho, Ho! 'Tis the Season for a MERCO Holiday Loan

If you need a little extra joy in your holidays this year, consider a MERCO Holiday Loan. As much as we all love to celebrate, travel and give presents to loved ones during the holidays, sometimes we could benefit from a little assistance with holiday expenses. If that's your story, MERCO Credit Union is here to help. We offer:

- Rates as low as 10% APR*
- Borrow up to \$1,500
- Terms up to 12 months

Apply Online Today

Applying for a MERCO Holiday Loan couldn't be easier. Apply online at merco.org or visit one of our convenient locations today. Need more info? Call (209) 723-4285.

*APR = Annual Percentage Rate. Rates are based on credit rating. Loans are subject to credit approval.



Increase Your Earnings with a 9-Month MERCO Certificate at 5% APY!



If you would like to up your earnings on the money you have at another financial institution, consider bringing it to MERCO and increasing your earnings for the next nine months. We're offering:

- A GREAT rate of 5% APY*
- Low minimum deposit: \$500 for Regular Certificates or \$1,000 for IRA Certificates
- Our Certificates are federally insured up to \$250,000 by NCUA

Act Quickly to Take Advantage of This Special Rate!

Call us today at (800) 273-4993 or visit us at merco.org for more information.

*APY = Annual Percentage Yield. This promotional yield of 5% APY is calculated on a 4.89% base rate. Penalty may apply for early withdrawal. Minimum deposit requirements apply. Yields offered are subject to change without notice.

Ready, Set, Shop! MERCO Offers the Best Visa® Credit Cards Around!

MERCO Credit Union offers credit cards to meet every need. And regardless of which card you choose, you will receive robust benefits:



- **Member Rate Preferred Visa** – Comes with the LOWEST rate; as low as 11.74% APR*.
- **Member Cash Preferred Visa**
 - Earn 2.5% cash back on all eligible purchases (1% higher than most banks).
 - Receive 2,500 bonus Rewards points when you open your new Member Cash Preferred Visa.

Both of our credit cards come with the following features:

- **No Annual Fee**
- **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 cards include the latest chip technology, including support for contactless transactions.

Apply for Your Card Now Before Black Friday

If the day after Thanksgiving is your favorite time to shop for holiday deals, apply for a MERCO Visa Card today. It's easy to apply online at merco.org or visit one of our locations. You'll have your card in hand the moment the holiday sales go live. For more information, call (209) 723-4285.

*APR = Annual Percentage Rate. Rates are based on credit rating. Loans are subject to credit approval.



New Models Coming Soon! Need a Car Loan?

MERCO offers rates as low as **6.99% APR*** on both new and used vehicles for terms up to 72 months. Apply online at 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.

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

Monday, Oct. 14 – Columbus Day
Monday, Nov. 11 – Veterans' Day
Thursday, Nov. 28 – Thanksgiving Day
Friday, Nov. 29 – Black Friday (closed at 2 p.m.)
Tuesday, Dec. 24 – Christmas Eve (closed at 2 p.m.)
Wednesday, Dec. 25 – Christmas 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.



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
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



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