

MERCO
Mission Statement

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



January 2017

**MERCO's 2017
Annual Meeting
and Elections
May 22 at 6 P.M.**

We are looking for a few good members for positions on our Board of Directors and Supervisory Committee. If you're interested in one of these positions, submit a request for an application by 5 p.m. Friday, March 17, 2017, to:

MERCO CU Nominating
Committee
PO Box 3344
Merced CA 95344

Voting takes place by ballot at our 2017 Annual Meeting, slated for 6 p.m. Monday, May 22 at the Elks Lodge.



**New Car for the New Year?
We Can Help Make It Happen!**

You'll look good riding around town in a new vehicle. You will also feel good with a MERCO low-rate auto loan. This is a great time to buy a new car!

Rates as Low as 1.99% APR* on New 2016 and 2017 Models

Looking for a great price on a new 2016 or 2017 vehicle? You'll find it at a Merced County dealer. Plus, with a loan from MERCO, you also get:

- Up to 130% auto financing
- Terms up to 84 months
- NO payments for 60 days

Buy and Borrow Locally—It's a Winning Combination!

Offer expires March 31, 2017, so don't wait. Call (209) 723-4285 or come by one of our branches in Atwater, Merced or Mariposa today to apply for your loan. Or, visit your local Merced County auto dealer and ask for MERCO auto financing.

**APR = Annual Percentage Rate. Rates and terms may vary based on individual credit rating and loan amount. Rate includes .25% reduction for automatic payment and .50% reduction for buying locally in Merced County. Add .50% to base vehicle rate for terms over 72 months. Other restrictions may apply.*



Have a Bad Case of the Holiday Over-Spending Blues?

You were a hero during the holidays, buying everyone what they really wanted. Now, if you are asking yourself how you will pay for those presents, MERCO has the answer. Transfer those higher-rate card balances to a MERCO Visa® Credit Card with FREE rewards!

Transferring Balances to a MERCO Visa Is Easy and Rewarding!

MERCO will give you 2,500 bonus rewards points* when you transfer your higher-rate balances to us, plus:

- Rates as LOW as 11.25% APR**
- FREE rewards
- NO annual fee or balance transfer fee
- A generous credit line

Call (209) 723-4285 or stop by a branch near you to apply for your MERCO Visa today!

**New Visa Cards only. **APR = Annual Percentage Rate.*



Protecting Yourself in Cyberspace

A Good Password Is Your Best Defense

Why? Brute-force attacks is a strategy for cracking passwords by systematically checking all possible passwords until the correct one is found. Plus, every few months another big company reports a data breach compromising consumers' account information. To avoid online data attacks, a complex password is vital:

- Passwords should be at least 16 characters with a combination of numbers, symbols, uppercase and lowercase letters, and spaces. They should be free of repetition, dictionary words, usernames, pronouns, IDs and any other predefined number.
- In his guide to mastering the art of passwords, Dennis O'Reilly suggests a system for creating a phrase like "I hope the Giants will win the World Series in 2016!" Now take the initials of each word and all numbers and symbols to make your password: IhtGwwtWSi2016!

Tips for Public Wi-Fi Hotspot Security

Public Wi-Fi Hotspots are a hacker's paradise. Here are steps you can take to protect yourself:

- Never use public Wi-Fi for online banking or email, which give hackers access to your personal info, including secure websites with https in the URL.
- Your device's sharing function is designed for use in a work environment, allowing computers on the same network access to your files, something you do not want on public Wi-Fi. Disable sharing to make your device a less likely target.

MERCO Offices Will Be Closed on the Following Holidays:

Monday, January 2

New Year's Day (Observed)

Monday, January 16

Martin Luther King, Jr. Day (Observed)

Monday, February 20

– Presidents' Day

Monday, May 29

– Memorial Day

Tuesday, July 4

– Independence Day

Monday, September 4

– Labor Day

Monday, October 9

– Columbus Day

Thursday, November 23

– Thanksgiving Day

Monday, December 26

– Christmas Holiday

You can access your accounts or get money anytime with:

- Internet Banking at www.merco.org
- Fee-FREE cash withdrawals at all MERCO, Bank of the West and Merced County Target Store ATMs. Visit www.merco.org for ATM locations.

Merced Branch

1911 M Street
Merced CA 95340
(209) 723-4285 or (800) 273-4993

Business Hours:

Mon.-Thurs.: 9 a.m.-5 p.m.
Fri.: 9 a.m.-6 p.m.

Drive-Up Teller Hours:

Mon.-Fri.: 8 a.m.-6 p.m.

Fee-Free 24-hour ATM

Atwater Branch

(Atwater Marketplace)
1655 Bellevue Road
Atwater CA 95301
(209) 723-4285 or (800) 273-4993

Business Hours:

Mon.-Thurs.: 9 a.m.-5 p.m.
Fri.: 9 a.m.-6 p.m.

Fee-Free 24-hour ATM

Mariposa Branch

5011 Coakley Circle
Mariposa CA 95338
(209) 723-4285 or (800) 273-4993

Business Hours:

Mon.-Fri.: 9 a.m.-5 p.m.

Fee-Free 24-hour ATM

Other ATM Locations

Merced County

Administration Building

2222 M Street, Merced CA

Note: This ATM does not process deposits; withdrawals only.

Mercy Hospital Lobby

333 Mercy Avenue, Merced CA

Note: This ATM does not process deposits; withdrawals only.

Superior Court Building

2260 N Street, Merced CA

Note: Fee-free ATMs available during business hours.

Tellerphone

24-hour touchtone access to your account (209) 723-4285 or outside 209 area code (800) 273-4993 or (800) 778-1618

www.merco.org