

MERCO
Mission Statement

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



January 2018

Happy New Year! Happy New Car!

A new vehicle is a great way to start off the New Year in style. Taking advantage of a low auto loan rate from MERCO Credit Union is good for your wallet, too. Plus, this is an excellent time of the year to buy!

Rates as LOW as 2.69% APR* for 72 Months on 2017 and 2018 Models

MERCO offers low, competitive rates. And, with a loan from MERCO, you'll also get:

- 100%-130% financing, depending on credit rating
- NO payments for 90 days for excellent credit
- Terms up to 84 months on balances over \$20,000 on 2015-2018 models



This Offer Won't Last Long, So Apply for Your Auto Loan Today

This terrific offer expires March 31, 2018, so don't delay. Call (209) 723-4285 or stop by one of our branches today to apply for your low-rate auto loan.

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

MERCO Has the Cure for the Over-Spending Blues

You've had a joyful holiday season with gifts and entertainment that pleased everyone, but now comes the hard part...paying for everything when the January bills come in. MERCO can help. Just transfer those higher-rate card balances to a MERCO Visa® Credit Card with FREE rewards!

Transferring Balances Is Easy and Rewarding!

Not only will you save interest and pay off your balances sooner, but MERCO will give you 2,500 bonus rewards points* when you transfer your higher-rate balances to us. Plus, you'll also get:

- Rates as low as 11.25% APR**
- 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.*



New CO-OP® ATM Network Now Available to Members

MERCO members now have access to over 30,000 fee-free CO-OP ATMs nationwide, including 7-Eleven, Circle K, Costco, Publix, Dunkin' Donuts and Rite Aid ATMs. To find an ATM near you, wherever you happen to be, visit us at www.merco.org.



How to Protect Yourself in Cyberspace

Keep Your Personal Information Secure Online



Watch Out for Impersonators

Don't give out personal information on the phone, through the mail or over the internet, unless you've initiated the contact. Instead, call the customer service number listed on your account statement and ask if the company sent the request.

Safely Dispose of Personal Information

Before you dispose of a computer, get rid of all the personal information it stores. Use a wipe utility program to overwrite the entire hard drive. Before you dispose of a mobile device, check your owner's manual or the device manufacturer's website for info on how to delete data permanently. Remove the subscriber identity module (SIM) card from a mobile device, the phone book, calls made and received, voicemails, messages sent and received, folders, search history and photos.

Keep Passwords Private

Use strong passwords with your laptop, credit union, bank and other accounts. Be creative: Think of a special phrase and use the first letter of each word as your password. For example, "I want to see the Pacific Ocean" could become 1W2CtPo.

MERCO's 2018 Annual Meeting and Elections Is May 21st 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 Friday, March 15, 2018, before 5 p.m., to:

MERCO CU Nominating Committee • PO Box 3344 • Merced CA 95344

Voting takes place by ballot at our 2018 Annual Meeting, slated for Monday, May 21st at 6 p.m. at the Merced Elks Lodge.

MERCO Offices Will Be Closed on the Following Holidays:

- Monday, January 1 – New Year's Day
- Monday, January 15 – Martin Luther King, Jr. Day
- Monday, February 19 – Presidents' Day
- Monday, May 28 – Memorial Day
- Wednesday, July 4 – Independence Day
- Monday, September 3 – Labor Day
- Monday, October 8 – Columbus Day
- Monday, November 12 – Veterans' Day (Observed)
- Thursday, November 22 – Thanksgiving Day
- Tuesday, December 25 – Christmas Day



You can access your accounts or get money anytime with:

- Internet Banking at www.merco.org
- Fee-FREE cash withdrawals at all MERCO locations and over 30,000 fee-free CO-OP ATMs nationwide. 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



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