

## MERCO Credit Union Mission Statement

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



July 2018

## We Appreciate Our Member-Owners

Our sole reason for being is to serve our MERCO member-owners. Let us show you our appreciation at our Member Appreciation Days.

Visit a branch near you for FREE hot dogs, sodas, popcorn and plenty of raffle prizes:

- Merced – Friday, Sept. 7
- Atwater – Friday, Sept. 14
- Mariposa – Friday, Sept. 21

## MERCO Membership Is Available to More People Than Ever

Everyone who lives, works, goes to school or worships in Merced, Mariposa, Madera or Stanislaus County can become MERCO members!



## Student Checking Is a Great Way for Teens to Learn How to Handle Money

Financial education is one of the most important subjects teens can learn in their lifetime... and the earlier the better. MERCO's new Student Checking is the perfect place to start.



Our new Student Checking account is open to youths ages 15 to 17:

- **NO monthly fees**
- **FREE pack of 25 checks**
- **FREE Visa® Debit Card**
- **FREE Online Banking**
- **Receive a FREE gift at opening**

If you have teens in your family, bring them into one of our local branches to get them started on the right financial footing.

## Visa Debit Cards Now Issued On-the-Spot

If you have a MERCO Summit, Student or Regular Checking account, you can now get your new Visa Debit Card issued instantly!

With MERCO's Visa Debit Card, you can access your checking or savings account from any ATM for balance inquiries, transfers or withdrawals. Plus, you can use your Debit Card everywhere Visa is accepted.



# MERCO Has the Cure for New Car Fever!

Rates as Low as 2.89% APR\* for 72 Months on 2017 and 2018 Models

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

Apply for Your Auto Loan Today...  
Offer Expires 9.30.18

Visit one of our branches to apply for your auto loan today.

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



## MERCO's Election Results Are Official

Thank you to those attending MERCO's 64th Annual Meeting and Elections. MERCO's newly elected volunteer officials are:

### Board of Directors

Kent Christensen – Chairman  
John Price – Vice Chair  
Susan Chambers – Secretary  
M. Stephen Jones – Treasurer

Barbara Jamison – Director  
Ron Kinchloe – Director  
Marie McDonagh – Director  
John Pedrozo – Director  
Hub Walsh – Director

### Supervisory Committee

Joe Sapien – Chairman  
David Baker – Member

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

Wed., July 4 – Independence Day

Mon., September 3 – Labor Day

Mon., October 8 – Columbus Day

Mon., November 12 – Veterans' Day (Observed)

Thurs., November 22 – Thanksgiving Day

Fri., November 23 – Black Friday (Early close at 2 p.m.)

Mon., December 24 – Christmas Eve (Early close at 2 p.m.)

Tues., December 25 – Christmas Day



## Want Access to 85,000 ATMs?

Last year, MERCO members gained fee-FREE access to over 30,000 CO-OP® ATMs, located at most credit unions, 7-Eleven and Costco locations.

In July, we're adding another 55,000 fee-FREE Allpoint® ATMs to our network, located in Walgreens, CVS, Costco, Target, Circle K, Safeway, Chevron and many other places. One out of every 12 ATMs in the U.S. is part of the Allpoint Network. MERCO offers our members fee-FREE access to more ATMs than Bank of America, Wells Fargo and Chase combined!



### 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](http://www.merco.org)



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