

## MERCO Credit Union Mission Statement

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



## We Appreciate Our Member-Owners

MERCO Credit Union has served our community for 65 years. Since 1954, we've provided a wide range of personalized financial services to Merced, Mariposa, Madera and Stanislaus Counties. We're proud to say that we have been with you through good times and bad.

We hope you know that we only exist to serve you, our members, and we know our success is because of you. We are looking forward to serving you, your friends and family, and your neighbors for many years to come!



January 2019

## Our New Bill Pay Service Is Easier Than Ever



MERCO knows you'd rather spend less time paying bills and more time enjoying the important things in life. That's why you need to check out our new FREE Bill Pay service for:

- More features that are easier to use.
- A more efficient payment-processing system.
- A simpler process to pay merchants.

Isn't it time to automate your bill payments so you can have more free time to enjoy life? Get started today by logging into Internet Banking at [www.merco.org](http://www.merco.org).

## Looking to Save Money? Credit Sense Can Help!

Did you know MERCO is now offering you a new set of financial tools with the Credit Sense program? Credit Sense is FREE with Internet Banking, and provides you with tools and resources to help you save money and better manage your finances.

With Credit Sense, you can:

- Monitor your credit score directly. Scores are updated automatically each month.
- View your credit report to see account details, payment history, inquiries and public records.
- Learn how to improve your credit score, and the factors that impact it.

Start now by signing up for Credit Sense through MERCO's Internet Banking.

## MERCO's NEW Mobile Banking App Is Coming Soon!

Our new MERCO Credit Union Mobile Banking app for Android and Apple iOS is coming in early 2019. Our new mobile app will enable you to:

- Deposit checks anytime, anywhere into your account.
- Pay your bills quickly and conveniently.
- Send money to friends and family with Popmoney.
- Get alerts, notifications and much more!

Watch for more information about this new program in April.





## Right Now Is the Right Time to Buy a New Car

Car dealers are currently offering discount pricing on new 2018 models, and MERCO is adding great rates and terms to the mix! Now is a great time to buy the new vehicle you've been eyeing. At MERCO Credit Union, you'll find:

- Rates as low as 2.99% APR\* for 72 months on 2012 models or newer.
- Terms up to 84 months on balances over \$20,000.
- **NO payments for 60 days** with excellent credit.

Celebrate the New Year in a new car. We are here to help you make it happen. Call or come by one of our branches today to get the process started.

*\*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 2019 Annual Meeting and Election Is May 20th at 6 pm at the Merced Elks Lodge

MERCO Credit Union is seeking dedicated volunteers to help govern the Credit Union as a member of the Board of Directors or the Supervisory Committee. There are three positions up for election on the Board and one position up for election on the Supervisory Committee. All positions are for three-year terms.

Subject to regulatory approval, qualified members can seek nomination by submitting a request for an application to: **MERCO CU Nominating Committee, PO Box 3344, Merced, CA 95344.**

The deadline to return the official application documents to the Nominating Committee is the close of nominations at midnight on March 30, 2019. The election will not be conducted by ballot at the Annual Meeting on May 20, 2019, unless there is more than one nominee for each position.



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

- Tuesday, January 1 – New Year's Day
- Monday, January 21 – Martin Luther King, Jr. Day
- Monday, February 18 – Presidents' Day
- Monday, May 27 – Memorial Day
- Thursday, July 4 – Independence Day
- Monday, September 2 – Labor Day
- Monday, October 14 – Columbus Day
- Monday, November 11 – Veterans' Day
- Thursday, November 28 – Thanksgiving Day
- Friday, November 29 – Black Friday (closed at 2 pm)
- Tuesday, December 24 – Christmas Eve (closed at 2 pm)
- Wednesday, December 25 – Christmas Day

You can access your accounts or get money anytime with:

- Internet Banking at [www.merco.org](http://www.merco.org)
- Fee-FREE cash withdrawals at over 30,000 CO-OP® ATMs nationwide and all MERCO and Merced County Target Store ATMs. Visit [www.merco.org](http://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](http://www.merco.org)



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