

MERCO Credit Union Mission Statement

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



We've Made Membership Easier

MERCO's Board has lowered the minimum share deposit requirement from \$25 to \$5, which means new members can now join MERCO for less. Your friends, family, co-workers and neighbors can join MERCO Credit Union with a minimum deposit of only \$5 and an additional \$5 Membership Fee. Existing members will soon see an additional \$20 available in their regular share account.



July 2019

Ready to Travel? MERCOCREDIT UNION's Visa® Card Has You Covered!

Whether you're taking a special trip or just routine travel—you'll want to have MERCOCREDIT UNION's Visa Card with you. It features a rate as low as **11.25% APR*** and **FREE Rewards**. Plus, when you use it for all your travel expenses, you'll be earning points for your next trip, too!

Visa Classic and Premier Credit Cards

You won't find teaser rates, because these cards always feature low rates and generous credit lines. Plus, you won't pay an annual fee or balance transfer fees. And, with our low interest rates, it's easy to keep your payment within your budget.



FREE Rewards

For every dollar spent, you get one Rewards point. **You'll also receive 2,500 bonus points when you open your new Visa Credit Card.** You can redeem the points you earn for brand-name merchandise and travel.

Just come by any MERCOCREDIT UNION branch to apply for your card today!

** APR means Annual Percentage Rate. Rates and terms may vary based on individual credit rating.*



At MERCOCREDIT UNION, We Truly Appreciate Our Members!

We strive to show our member-owners how important they are to our MERCOCREDIT UNION family! We exist only to serve your financial needs. We want to show you our appreciation with our annual Member Appreciation Days, coming in the fall.

Mark Your Calendar and Plan to Join Us

Enjoy FREE hot dogs, sodas, popcorn and lots of opportunities to win raffle prizes during our Member Appreciation Days at a branch near you:

Merced
Friday, Sept. 6

Atwater
Friday, Sept. 13

Mariposa
Friday, Sept. 20

Congratulations to Our New Directors and Committee Members

MERCO Credit Union would like to congratulate our newly elected Board of Directors and Supervisory Committee members!

Election Results Are Official

Thank you to those who attended MERCO's 65th 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

Also Approved:

- 1) The adoption of an Audit Committee in lieu of a Supervisory Committee
- 2) Bylaw Amendments to expand the range for number of directors

Need to Move Money Quickly? Wait Until You Try Zelle!

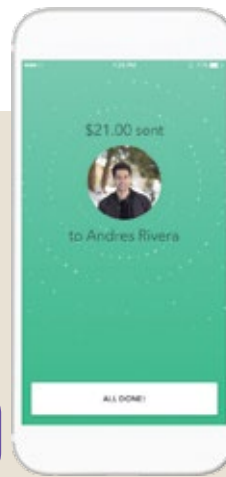
Coming This Fall to MERCO

Soon, MERCO members will be able to access Zelle, which is all about speed. Zelle is better than Venmo, PayPal or Popmoney because it's faster. It can take multiple days for other payment systems' payments to credit cash. Zelle can transfer money from one account to another in minutes.

MERCO members will be able to access Zelle soon via our Mobile Banking App. Zelle is not only fast, it's easy to use, too. You just enter an email address or mobile number and an amount. If the recipient is enrolled with Zelle, the money goes directly into their bank account, typically in minutes.¹ If they aren't enrolled yet with Zelle, the recipient will get a notification explaining how to receive their money simply and quickly.

Watch your newsletter for the announcement of this new service. We expect to be up and running with Zelle later this year.

¹Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle. However, some payments may take up to 2 business days. Available to almost anyone with a U.S. based bank account.



MERCO Offices Will Be Closed on the Following Holidays:

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:

- FREE Internet Banking at www.merco.org
- FREE Mobile Banking – Download the app at your App Store
- Fee-FREE cash withdrawals at over 30,000 CO-OP® ATMs and 55,000 Allpoint® ATMs nationwide, plus all MERCO, wMerced County and Turlock Target Store ATMs. For ATM locations, visit www.merco.org



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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. Fee-free ATMs available during business hours.

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