

## MERCO Credit Union Mission Statement

“To provide service  
and products that  
contribute to  
our members’  
financial success.”



January 2020

## Zelle® Can Make Your Life Easier!

### The Fast, Secure Way to Send Money

Have you heard how terrific *Zelle* is? It's a fast, safe and easy way to send and receive money. If you have ever had a tough time splitting a bill, requesting money for a group gift or paying back your roommate for your share of the rent, then give *Zelle* a try today. Check it out in MERCÓ's Internet Banking or on our Mobile Banking App.

- **It's Safe** – Access *Zelle* from your online banking or mobile app.
- **It's Fast** – Delivery is typically within minutes between enrolled users.<sup>1</sup>
- **It's Useful** – Send money to nearly anyone that you know and trust.<sup>2</sup>
- **It's Easy** – No need to re-enter your information; it is all there.



### How Do I Pay Someone with *Zelle*?

1. Get started by enrolling through Internet Banking or our Mobile Banking App.
2. Enter the email address or U.S. mobile number of the person you would like to pay.
3. Enter the amount to send.

<sup>1</sup>Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with *Zelle*. <sup>2</sup>Must have a bank account in the U.S. to use *Zelle*.



## Home Loans Made Simple

We can help you find the perfect mortgage for your individual needs, while providing you with the high level of service you have come to expect from your community credit union, including:

- Home purchase
- Home refinance
- Cash-out refinance
- Conventional, FHA, VA and more.

We can make your home buying journey an easy process. Contact us today at (844) 458-1104 or visit [www.merco.org](http://www.merco.org).



## CardSecure Puts You in Control

At MERCÓ Credit Union, keeping your financial info secure is important to us. That's why we now offer the **CardSecure** App. It provides added security by allowing you to turn your Visa® Debit Card on and off, and set merchant or region controls.

You can also get notifications when any charges occur on your card, so you can monitor its usage by others. These new Debit Card controls are available to you now.

Download the app today from your device's app store. To get or access **CardSecure** from Mobile Banking, tap on "My Cards".

## MERCO Money Manager Is Here!

Money Manager, available to you through our Mobile Banking App or Internet Banking, provides you with excellent financial tools.

**Budgeting Is Easier Than Ever:** Build and view spending targets that are important to you. The new insights feature provides your spending history, and sound advice for staying on track.

**Interactive Spending Wheel:** View your largest expenses in real time. Click the center to see a list of transactions from each category, to stay on top of your spending and overall finances.

**Spending at a Glance:** The analyzer quickly shows your percentage and total amount spent in each category, and lets you customize the date range to identify any trends.

**Cash Flow Control:** By adding your paychecks and expenses, you're now able to view income and spending trends right from the dashboard.

**Net Worth Snapshot:** Track your investments, wealth and debts all in one place, while having access to monthly, quarterly, and annual trends. Remember, it is vital for you to keep your financial future in mind when making day-to-day monetary decisions.

**Get started with Money Manager today!**



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

## MERCO's 2020 Annual Meeting and Election Is Set for May 18th 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. There are four positions up for election on the Board. 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 23, 2020. The election will not be conducted by ballot at the Annual Meeting on May 18, 2020, if there is only one nominee for each position.

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

Wednesday, Jan. 1 – New Year's Day

Monday, Jan. 20 – Martin Luther King, Jr. Day

Monday, Feb. 17 – Presidents' Day

Monday, May 25 – Memorial Day

Monday, Sept. 7 – Labor Day

Monday, Oct. 12 – Columbus Day

Wednesday, Nov. 11 – Veterans' Day

Thursday, Nov. 26 – Thanksgiving Day

Friday, Nov. 27 – Black Friday  
(closed at 2 pm)

Thursday, Dec. 24 – Christmas Eve  
(closed at 2 pm)

Friday, Dec. 25 – Christmas Day

You can access your accounts or get money anytime with:

- Mobile Banking
- Internet Banking at [www.merco.org](http://www.merco.org)
- Fee-FREE cash withdrawals at over 30,000 CO-OP® ATMs and 55,000 Allpoint® ATMs nationwide, including all MERCO, 7-Eleven, Costco, Walgreens, CVS, Target, Circle K, Safeway, Chevron and many other places. Visit [www.merco.org](http://www.merco.org) for ATM locations.

