

MERCO Credit Union Mission Statement

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



July 2020



Congratulations to Our New Directors!

Thank you to those who
virtually attended MERCO's
66th 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
Jim Murphy – Director
John Pedrozo – Director
Michael Rhodes – Director
Joe Sapien – Director
Hub Walsh – Director

Appointed Volunteer

David Baker – Audit Committee
Member



As Always, We're Here for YOU!

At MERCO Credit Union, your health and well-being is our top priority. We've served our community for over 65 years—through challenging times and good times. **We will always be here for you—when and where you need us.**

Financial Relief for Our Members

We know there are instances in which you may find yourself facing reduced or lost income due to COVID-19. If your situation calls for delaying a payment, increasing your credit line, having a discussion about waiving a fee or getting a loan, call us at **(209) 723-4285**.

Banking from Home

We encourage you to use our Mobile and Internet Banking for 24/7 account access. You can make mobile deposits, loan payments, send money with *Zelle*® and more. It's safer, easier and faster to manage your accounts digitally.

Fee-Free ATM Access

You have access to over 85,000 surcharge-free CO-OP® and Allpoint® ATMs with your MERCO CU Visa® Debit Card.

All of our branches are open to serve you. Visit **www.merco.org** for locations, hours and more information. We are here to help.



Ready for a New Car? Discover MERCO's Great Rates!



- Rates as LOW as **2.99% APR*** for 72 months on 2013 models or newer
- **Terms up to 84 months** on balances over \$20,000
- **No payments for 60 days** with excellent credit

To apply for a low-rate vehicle loan, call us at **(209) 723-4285** or drop by a MERCO office today.

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

MERCO Can Help Fix Your Cash Flow Woes

During these uncertain times, a MERCO Visa® Credit Card can help solve your temporary cash flow problems. Our Visa offers:

- Rates as low as 11.25% APR*
- NO annual fee
- Generous credit lines
- FREE rewards

Plus, NO Balance Transfer Fees!

Having problems juggling all your credit card balances? Now is the perfect time to transfer your higher-rate card balances to MERCO. Not only will you save interest and pay off your bills faster, but MERCO will give you 2,500 bonus rewards points**—which you can redeem for brand-name merchandise and great travel packages. Call (209) 723-4285 or stop by a branch near you to apply for your MERCO Visa Card today!

*APR = Annual Percentage Rate. **New Visa Cards only.



In Memoriam

Marie McDonagh, our longest serving board member, passed away in April. Marie served on MERCO's board for over 30 years. She was a member since at least 1974, or about 45 years.

MERCO Credit Union expresses our heartfelt condolences to the family, friends and colleagues of Marie McDonagh. She will be dearly missed.



MERCO Offices Will Be Closed on the Following Holidays:

- 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

Access your accounts or get money anytime with:

- Mobile Banking
- Internet Banking at 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 others. Visit www.merco.org for ATM locations.



CONTACT US

(209) 723-4285 or
(800) 273-4993
www.merco.org

TELLERPHONE

**24-Hour Touchtone
Account Access**
(800) 778-1618

OFFICE HOURS

Monday-Friday
9:30 a.m.-5:00 p.m.

LOCATIONS

Merced Branch
1911 M Street
24-Hour Drive Thru ATM

Atwater Branch
1655 Bellevue Road
24-Hour ATM

Mariposa Branch
5011 Coakley Circle
24-Hour ATM

OTHER ATM LOCATIONS

**Merced County
Administration Building**
2222 M Street, Merced
ATM Withdrawals Only
During Lobby Hours

Mercy Hospital Lobby
333 Mercy Avenue, Merced
24-Hour ATM Withdrawals Only

Superior Court Building
2260 N Street, Merced
ATM Withdrawals Only
During Lobby Hours

**FEE-FREE ATM
ACCESS TO:**
CO-OP ATM Network
Allpoint ATM Network
ATM Locator at www.merco.org



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