

## MERCO Credit Union Mission Statement

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



## Transfer High-Rate Credit Card Balances to MERCO

Keeping up with multiple high-rate credit card balances is tough and expensive. You can ease the burden by transferring your higher-rate card balances to a MERCO Credit Union Visa with:

- No balance transfer fees
- A budget-friendly fixed rate
- Low minimum payments

**Not a MERCO Visa® cardholder? Not a problem!** Apply today and receive 2,500 bonus Reward Points. Call us at **(209) 723-4285**, find us at **www.merco.org** or visit one of our offices today.



January 2021

## MERCO Makes Mortgages Easy

MERCO Credit Union's knowledgeable and friendly staff will help you find the perfect mortgage and provide the outstanding service you have come to expect from your community credit union.

Whether you are a first-time homebuyer, downsizing to a smaller home for retirement, or need to refinance, we can help. We offer:

- **Home purchase loans** – Conventional, FHA, VA and more.
- **Home refinance** – It's the perfect time to refi your home loan to lower your interest rate and your monthly payment. Use our calculators at **www.merco.org** to see how much you can save.
- **Cash-out refinance or a second mortgage** – Turn the equity in your home into real buying power at a low interest rate!

Drop by a MERCO branch to see how easy we've made the mortgage loan process. Or contact our team at **(844) 458-1104** or **www.merco.org**.



## New Year. New Car. Great Rates!

If this is your year for a new set of wheels, we offer some of the region's best rates, terms and personal service:

- Rates as **LOW as 2.99% APR\*** for 72 months on 2014 models or newer
- **Terms up to 84 months** on balances over \$20,000
- **NO payments for 60 days** with your excellent credit

To apply for a MERCO Credit Union vehicle loan, call us at **(209) 723-4285** or visit one of our offices 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.*

## New ATMs with Awesome New Features...Watch for Them!

MERCO Credit Union offers more fee-free ATMs than Bank of America and Wells Fargo combined through the CO-OP® and Allpoint® ATM networks, giving you access to over 85,000 fee-free ATMs nationwide. But wait! It gets even better...

In January and February, MERCO will be replacing all of our local ATMs with new and improved models with great new features, along with improved reliability and availability. Our new ATM features include:

- **Your ability to scan your checks instantly;** no deposit envelopes needed.
- **Faster processing of your deposits,** which adds up to quicker access to your money.

The main reason we are here is to offer you the BEST financial products and services around!



## MERCO's 2021 Annual Meeting and Election: May 24th 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 three 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 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 19, 2021. The election will not be conducted by ballot at the Annual Meeting on May 24, 2021, unless there is more than one nominee for each position.



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

- Friday, Jan. 1 – New Year's Day
- Monday, Jan. 18 – Martin Luther King, Jr. Day
- Monday, Feb. 15 – Presidents' Day
- Monday, May 31 – Memorial Day
- Monday, July 5 – Independence Day (Observed)
- Monday, Sept. 6 – Labor Day
- Monday, Oct. 11 – Columbus Day
- Wednesday, Nov. 11 – Veterans' Day
- Thursday, Nov. 25 – Thanksgiving 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 others. Visit [www.merco.org](http://www.merco.org) for ATM locations.

## CONTACT US

(209) 723-4285 or  
(800) 273-4993  
[www.merco.org](http://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

CO-OP ATM Network  
Allpoint ATM Network  
ATM Locator at [www.merco.org](http://www.merco.org)



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