



Merced School Employees Federal Credit Union

Credit Union Times

The MSEFCU Difference! | July 2025

Relax—Your Savings Are Hard at Work!

Term Savings Special

4.33% APY*

July 1st - July 31st

Summer is here, and so is our highly anticipated 7-Month Term Savings Special! Earn 4.33% APY* when you open your Term Savings Account with us between July 1st and 31st. Don't miss this secure, short-term way to grow your savings.

For details, stop by a Branch, call 383-5550 x155 or visit our website at www.mercedschoolcu.org

*APY=Annual Percentage Yield. Promotional 7-Month Term Savings Special. Limited time offer is available July 1, 2025 through July 31, 2025, and requires a minimum deposit of \$2,000 or \$1,000 for Smart Start account holders. Some restrictions apply. Dividends compound monthly. The Term Deposit is non-renewable and will be automatically deposited back into your specified savings account upon maturity. Other rates and terms available. Penalty for early withdrawal. Rates subject to change. Federally insured by the NCUA.

Real Estate Loans Made For Every Stage of Homeownership!



Summer is the perfect time to buy, build, or invest—and MSEFCU is here to help you every step of the way! Whether you're purchasing your first home, building your dream house, tapping into your home's equity, or expanding your investment portfolio, we've got the right loan for you. We offer Fixed-Rate Mortgages, HELOCs, Construction Loans, Non-Owner Occupied Loans, and more—with competitive rates and the personalized, local service you know and trust.

For details, stop by a branch, call 383-5550 x181 or visit our website at www.mercedschoolcu.org

Minimum payments and terms vary by loan product. Fees may apply and may be non-refundable. All loans subject to credit and collateral approval. Rates, terms, and conditions are subject to change. Contact us for current details. Equal Housing Lender.

Los Banos Youth Seminar: Reality Check



Looking for a fun and educational way to keep your kids engaged this summer? MSEFCU is excited to host a financial literacy seminar for youth ages 12–18—this time at our Los Banos Branch! Join us for an interactive, hands-on experience where students will step into adult life by choosing a career and budgeting for real-world expenses (with a few surprises thrown in). The seminar will be held in the Los Banos Branch Mark Bodley Community Room on Thursday, July 10th at 5:30 pm at 1890 S. Mercey Springs Rd, Los Banos.

For more information or to reserve a seat, please call 383-5550 x197 or email us at events@mercedschoolcu.org. Seating is limited.

Merced Main, Atwater and Los Banos Business Hours:

Monday	8:30 am-5:00 pm
Tuesday	8:30 am-5:00 pm
Wednesday	9:30 am-5:00 pm
Thursday	8:30 am-5:00 pm
Friday	9:00 am-6:00 pm

Main Branch Drive-up Teller Hours
Mon. - Thurs. 8:00 a.m. to 5:30 p.m.
Friday 8:00 a.m. to 6:00 p.m.

Atwater & Los Banos Branch Drive-up Teller Hours
Mon. Tues. Thurs. 8:30 a.m. to 5:00 p.m.
Wed. 9:30 a.m. to 5:00 p.m.
Friday 9:00 a.m. to 6:00 p.m.

M Street Business & Drive-up Hours:

Monday	Closed
Tuesday	8:30 am-5:00 pm
Wednesday	9:30 am-5:00 pm
Thursday	8:30 am-5:00 pm
Friday	9:00 am-6:00 pm
Saturday	9:00 am-2:00 pm

Branch Locations:

Merced-Main	1021 Olivewood Drive
Merced-M Street	1935 M Street
Atwater	101 Bellevue Road
Los Banos	1890 S. Mercey Springs Road

High School Branch Locations:

Bear Branch	205 W. Olive Avenue
Cougar Branch	2121 E. Childs Avenue
*Bulldog Branch	12961 E. Le Grand Road
*Hawk Branch	16881 Schendel Road
*Saturday Hours	9:30 am-12:30 pm

Mini-Phone Directory

Local Number	209-383-5550
Day & Night Teller	209-383-5550 option 8

Holidays 2025

July 4	Independence Day
September 1	Labor Day

Scoreboard

As of May 31, 2025

Assets	\$846,752,614
Shares	\$754,954,370
Total Loans	\$313,279,238

"Volunteers in Action"

Board of Directors

Terry Silva, Chairman
Luis Lara, Vice Chairman
Richard Rogers, Secretary/Treasurer
Ben Duran
Alice Nguyen
Susan Walker
Scott Silveira
Jennifer Quiralte, Associate Director
Wayne Hague, Director Emeritus (Inactive)

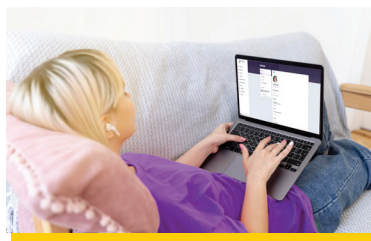
Loan Appeals Committee

Steve Bottjer
Harlan Dake
Cary Yanagi
Craig Anderson

Supervisory Committee

Marcia Hall, Chair
Alice Aguilar, Secretary
LaVonne Abbs
Cheryl Kelley Yasaitis
Cathy White

Update Address, Phone Number and Email Through Online/Mobile Banking



Did you move, change your phone number, or get a new email address? Good news—there's no need to call or visit a branch! You can update your contact information quickly and securely through your MSEFCU Online or Mobile Banking.

Simply log in, open the main menu and look for your name near the bottom, click it. Then, go to "Settings" or "Personal Settings" and select your name again if needed. In the "Profile" section, you'll see options to edit your contact information. For your security, you'll be asked to enter your password again before saving any changes.

It's just one more way MSEFCU gives you control over your banking—when and where it works best for you.

Saturday Summer Banking in Le Grand & Delhi

Did you know that MSEFCU has two student-run branches that stay open on Saturdays during summer vacation? Whether you're looking to open a new account, make a deposit, or take care of other banking needs, we've got you covered—right in your own community.

Our Bulldog Branch at Le Grand High School (located in the gym lobby) and our Hawk Branch at Delhi High School (in Room L9 next to the Library) are both **open every Saturday from 9:30 am to 12:30 pm** all summer long.

Whether you're a parent helping your teen open their first account or simply want a quick, local place to handle your finances, stop by and see us this summer!

A Great First Step: MSEFCU Debit Cards for Teens



Summer break is the perfect time to help set your teen up for financial success! With a little more free time and spending opportunities ahead, it's a great moment to teach smart money habits—and we're here to help.

At MSEFCU, teens ages 14–17 can open a Checking Account with a free Debit Card—no monthly fees, just real-world banking experience. These teen accounts come with lower limits for peace of mind, and they can use the MSEFCU Mobile App to check balances and track spending anytime, anywhere.

Whether they're earning their first paycheck, shopping with friends, or saving up for something big, this is a great way for teens to learn responsible saving and spending.

For details, call (209) 383-5550 x155 or visit any of our Branches. Start their financial journey this summer with a Debit Card that's all their own!

Fee Changes | Effective September 1, 2025

- \$20 per hour for assistance in reconciling monthly statements
- \$10 to process an online/phone loan payment using a non MSEFCU debit card
- \$5 for each Visa cash advance on MSEFCU Visa card
- \$3 for each Money Order
- \$3 for each Cashier's Check

Your savings are federally insured up to at least \$250,000 by the National Credit Union Administration (NCUA), and backed by the full faith and credit of the U.S. Government. Your Individual Retirement Accounts are insured separately up to \$250,000 by NCUA. The information in this newsletter is as current as possible. However, the Credit Union reserves the right to add, change or delete services, and all rates are subject to change without notice. Membership required for services.

