



Merced School Employees Federal Credit Union

# Credit Union Times

The MSEFCU Difference! | July 2026

## MSEFCU's 5 Month Term Savings Specials Invest Now for a Brighter Future

Special Rate As Low As

# 4.33% APY\*

July 1<sup>st</sup> - July 31<sup>st</sup>



MSEFCU is offering a 5-month Term Savings at 4.33% APY\* as a gesture of gratitude to our loyal members. Open the account online or in person before July 31<sup>st</sup> and put a spark in your savings goals. *Now available for automatic renewal.*

For details, visit a Branch, call 383-5550 x155 or visit our website at [www.mercedschoolcu.org](http://www.mercedschoolcu.org)

APY = Annual Percentage Yield. 5-month promotional term available July 1–31, 2026. Minimum deposit \$2,000, or \$1,000 for Smart Start accounts. Early withdrawal penalties may apply. Rates, terms, and conditions subject to change. Other restrictions may apply. Federally insured by NCUA.

## Finance Your Dream Backyard with Flexible Home Equity Options!



From building outdoor shade structures or renovating your landscaping to installing a new pool or spa, we offer both Fixed-Rate Second Mortgages and HELOCs, so you can choose between steady payments or flexible access to your equity. Turn plans into reality.

For details, visit our Real Estate Department, call 383-5550 x181, or visit our website at [www.mercedschoolcu.org](http://www.mercedschoolcu.org)

Home equity loans and lines of credit available for primary residences. Subject to credit approval. Rates, terms, and conditions may vary and are subject to change. Other fees may apply. Visit our website or contact us for full details. Equal Housing Lender. Federally insured by NCUA.

## Give Your Teen a Money Head Start



MSEFCU is hosting a fun, hands-on financial workshop for ages 12–18 that gives students a taste of real-world money decisions. Students will choose a career and budget for everyday expenses, with a few surprises along the way. Two sessions will be offered this summer, with one in Merced and one in Los Banos, making it easy to choose the location that works best for your family.

### Session 1

Merced Main Branch  
Wed, July 15 @ 5:30 pm

### Session 2

Los Banos Branch  
Wed, July 22 @ 5:30 pm

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

**Merced Main Branch 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 Business & Drive-up 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

**M Street Branch 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 (MHS)
Cougar Branch	2121 E. Childs Avenue (GVHS)
*Bulldog Branch	12961 E. LeGrand Road (LGHS, Gym)
*Hawk Branch	16881 Schendel Road (DHS, Rm L9)
*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 2026**

July 3	Independence Day
July 4	Independence Day (M St & H.S. Branches)
September 7	Labor Day

**Scoreboard  
As of May 31, 2026**

Assets	\$903,411,659
Shares	\$798,861,307
Total Loans	\$305,998,822

**"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**

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

## Open Your Term Savings Account Anytime



Managing your savings has never been easier! You can open your new Term Savings Account conveniently through your online or mobile banking account.

Simply log in, go to the Menu, click on your Profile Picture/Name at the bottom, and select Apply for a Loan/Purchase a Term. From there, choose Open a New Term Deposit. Follow the prompts to select the term length, agree to the terms and conditions, and fund the term. New feature: choose automatic renewal so you can set it and forget it. It's that simple!

If you prefer not to use digital banking, you can still open a Term Savings Account by calling us at 209-383-5550 ext. 155 or visiting a branch. Enjoy the flexibility of managing your savings on your own schedule with this online feature.

## Avoid Overdraft Stress, Add a Safety Net to Your Checking Account

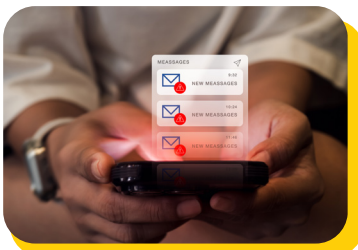
Unexpected expenses happen to all of us. A Checking Credit Line can give you a little extra peace of mind when your account runs low.



Instead of transactions being declined or overdraft fees adding up, funds can automatically transfer from your credit line to help cover the difference. That means your purchases, bills, or payments can still go through when you need them most. When used responsibly, it may help reduce costs compared to repeated overdraft fees.

It's a simple way to add flexibility to your everyday checking. To get started, call us at (209) 383-5550 or visit any branch to apply. *Subject to credit approval. Membership required.*

## Track Your Account Activity in Real Time



Heading out of town this summer? Stay one step ahead by setting up account alerts in your Mobile App. You can get notified of purchases, deposits, and low balances in real time so you always know what's happening with your account. It's a simple way to avoid surprises and catch unusual activity early.

To set it up log in to Online or Mobile Banking, select the account you want, then tap Alerts. From there, choose either Balance or Transaction:

**Balance alerts:** Click Add Alert, then choose to be notified when your balance is above or below a certain amount.

**Transaction alerts:** Click Add Alert, then choose to be notified when a Debit (withdrawal or purchase) or Credit (deposit) is over a set amount.

In both cases, select how you'd like to be notified, such as text, email, or in-app message. Tip: Use balance alerts to avoid low funds, debit alerts to track spending, and credit alerts to watch for deposits. It only takes a minute and can give you added confidence wherever summer takes you!

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, terms, and conditions are subject to change without notice. All loans products mentioned are subject to approval. Membership required for services.

