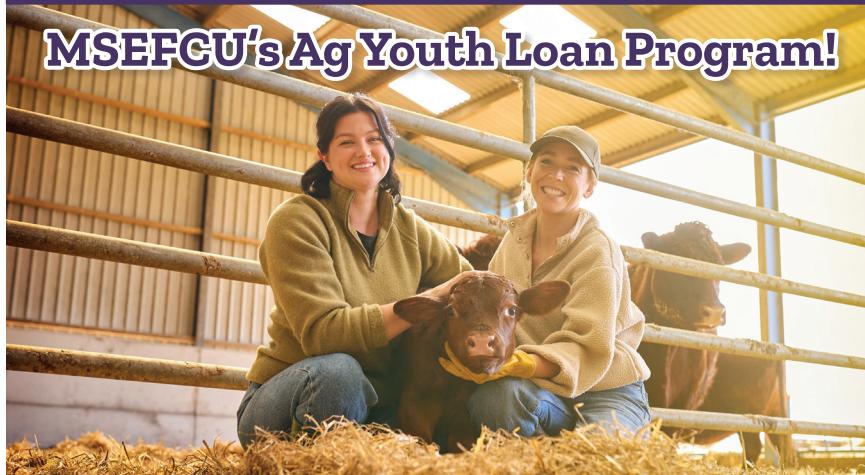




Merced School Employees Federal Credit Union

Credit Union Times

The MSEFCU Difference! | January 2026



MSEFCU's Ag Youth Loan Program!

Let us Make Your Livestock Project Possible!

Our Ag Youth Loan Program offers affordable financing for 4-H/FFA members in Merced and Mariposa Counties. At just 3.00% APR* (*interest waived if paid within 30 days of auction*), we make it easier to cover the cost of livestock, feed, and equipment—so every student can fully participate and succeed. Let's make your project happen!

Call our Loan Department at 383-5550 x141 or visit www.mercedschoolcu.org/our-ag-youth-loan-program

*APR = Annual Percentage Rate is 3.00%, with interest waived if paid in full (one-time payment) within 30 days of auction sale of livestock/animal. MSEFCU membership required (fee waived). Available to 4H and FFA students; parent must be co-applicant/co-signer. Loan amounts: \$200-\$2,500 for livestock and related expenses. Fair must be in Merced or Mariposa counties; auction dates disclosed. Rates, terms, and conditions subject to change.



Celebrate New Beginnings with Lower Home Loan Rates!

Start the year with an MSEFCU home loan that fits your life. Our recently lowered rates make it easier than ever to buy, refinance, or use your home's equity. Your dream home—and those keys—are closer than you think.

For details, visit our Real Estate Department, 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

MSEFCU's 72nd Annual Meeting

Saturday, March 7, 2026 at 9:00 am
Merced Fairground's Pavilion
900 MLK Jr. Way, Merced

Join us to celebrate our 72nd Annual Meeting. This year's meeting will be held at the Merced Fairground's Pavilion. Enjoy a buffet breakfast after a short business meeting, and you'll have a chance to win some great prizes! Breakfast tickets are \$10 per person (no charge for members who only attend the business meeting). The deadline for reservations is Friday, February 20, 2026. Complete and return this coupon with payment to any branch. Tickets will be mailed out one week prior to the meeting. Any questions, call 383-5550 x157.

2026 Annual Meeting | \$10 per ticket

Name _____

Address _____

City, State, Zip _____

Acct # _____ Phn # _____

of Tix _____ @ \$10 each Amt. Enclosed _____

Ticket purchases are non-refundable

Return coupon with payment to any branch or mail to:
MSEFCU MKTG, PO Box 1349, Merced, CA 95341

CU Only- Date _____ Teller #/Intls _____ Pymt type (circle): ck cash tr to GL

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 2026

January 1 New Year's Day
January 19 Martin Luther King Jr. Day
February 16 President's Day

Scoreboard

As of November 30, 2025

Assets \$858,924,872
Shares \$756,685,732
Total Loans \$311,979,054

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

MSEFCU Makes Debt Consolidation Simple



Tired of juggling multiple bill payments? MSEFCU can help! Our debt consolidation options include auto equity, Visa credit card, personal, share-secured loans, home equity lines of credit, and more. We make it easy to combine your debts into one manageable loan with a lower monthly payment, freeing up your budget and easing financial stress. Call (209) 383-5550 x141 for consumer loans or x181 for home equity lines of credit, or visit www.mercedschoolcu.org.

Living Trust Seminar with Richard Marchini

Join MSEFCU for a Living Trust Seminar on Wednesday, February 4th at 5:30 pm. This seminar provides a unique opportunity for you to engage in an informative discussion, ask questions, and gain valuable insights into the advantages of living trusts from a seasoned specialist in the field. Meet Rick Marchini, a local attorney who holds a legal masters (LLM) in taxation and has fifteen years of dedicated experience in trusts and estate law. He extends his expertise to our members seeking guidance in estate planning, business planning, and trust and estate administration. The seminar will take place at our Main Branch in the Robert Wayne Training Room.



To reserve seats, please e-mail us at events@mercedschoolcu.org or call (209)383-5550 x157.

Happy Retirement Pam & Jennifer!



Pam Larimer has been a cornerstone of MSEFCU for 40 years, bringing professionalism, kindness, and unwavering support to every role she held. She began as a Teller and later worked in the Collections Department before stepping into the role that defined her career— Assistant to the CEO—a position she held for 35 years. Pam has been the trusted partner to leadership, working closely with management and volunteers to ensure smooth operations and support the credit union's growth. Known for her resourcefulness and "can-do" attitude, there was truly nothing Pam couldn't handle. As she begins this exciting new chapter, Pam looks forward to spending more time with family and friends and enjoying the rewards of her hard work. Congratulations Pam, on an outstanding career! Thank you for everything you've done for MSEFCU—you'll always hold a special place in our Credit Union family.

Jennifer Morrow began her MSEFCU career in June 1977 as a File Clerk. Over the years, she worked in many roles, including Real Estate Loan Officer, Branch Manager in Atwater and Consumer Loan Supervisor, before finishing her career as Lending Quality Assurance Supervisor. Her dedication and vibrant personality have left a lasting impact on our members and staff. Jennifer is excited to retire and spend more time with her family and friends. Congratulations Jennifer, on your retirement, and thank you for 48 years of legendary service! You will always be part of our Credit Union family.



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.

