

One-Time Loan Payment (Smart Pay) Directions

Looking to make a Debit/Credit Card payment from another financial institution? Utilize our MSEFCU Payment Portal on our website at www.mercedschoolcu.org! Follow these easy steps to complete your transaction. Note: A convenience fee applies to each payment.

Visit our website

Go to www.mercedschoolcu.org and click on the Main Menu icon.



• Our Products

Accounts

- Savings
- Checking
- Term Savings Accounts
- Insurance on Deposits
- Health Savings
- Retirement
- Kids & Teens
- Silver Saver
- Savings Rates

Borrowing

- Loan Rates
- Auto Loans
- Recreational Loans
- Real Estate Mortgages
- VISA Credit Cards
- Personal Loans
- HSA Loans
- Share Secured Loans
- Energy Efficient Loans
- Checking Credit Line
- Make a Loan Payment**
- Insurance Services
- Loan Protection
- Calculators

Navigate to Make a Loan Payment

Once in the Main Menu, select Our Products, scroll down to the Borrowing section, and click on Make a Loan Payment.

Select the Make a Payment Option

On the Make a Loan Payment webpage, scroll down to the section titled Debit/Credit Card Payment from Another Financial Institution, then click the yellow Make a Payment button.

Debit/Credit Cards Payment from Another Financial Institution

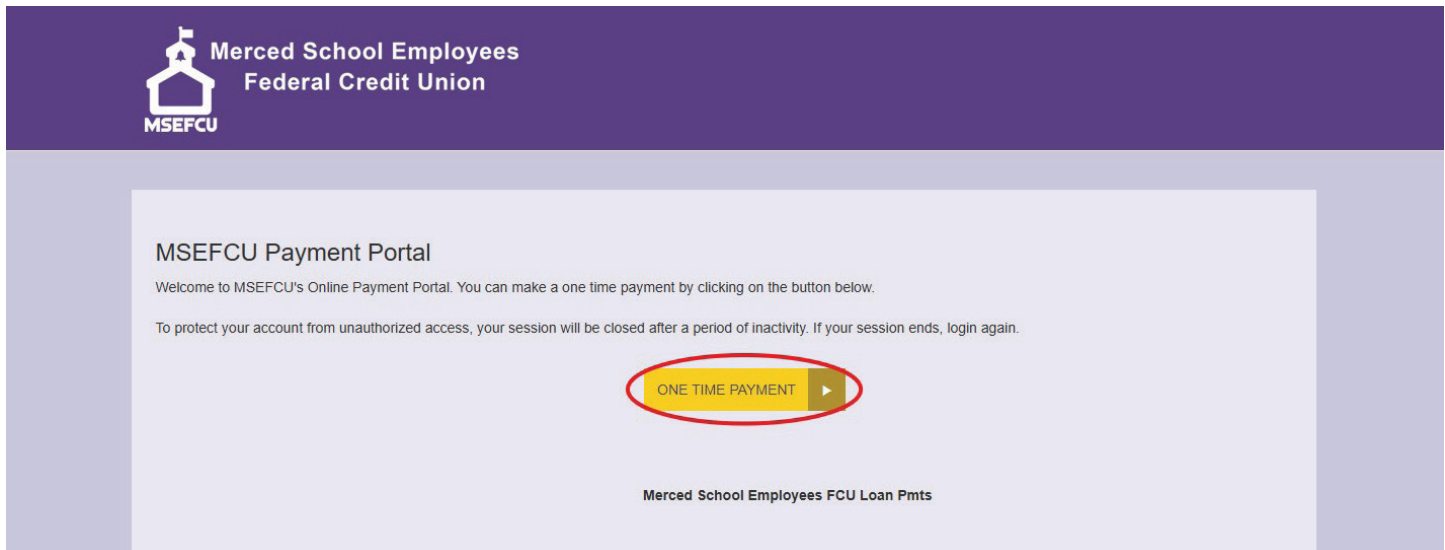
Need to make a Debit/Credit Card payment from another financial institution? Click the button below to make a one-time payment through our MSEFCU Payment Portal. **Please note, there is a \$5 convenience fee for each payment.**

Make a Payment

When the pop-up appears, click Proceed to continue to the MSEFCU Payment Portal.

Select One-Time Payment

On the MSEFCU Payment Portal, click the ONE TIME PAYMENT button to begin your transaction.



The screenshot shows the MSEFCU Payment Portal interface. At the top is the MSEFCU logo and the text "Merced School Employees Federal Credit Union". Below this, the heading "MSEFCU Payment Portal" is followed by a welcome message and a session timeout notice. A yellow button labeled "ONE TIME PAYMENT" with a right-pointing arrow is circled in red. At the bottom, the text "Merced School Employees FCU Loan Pmts" is displayed.

Enter Your Information

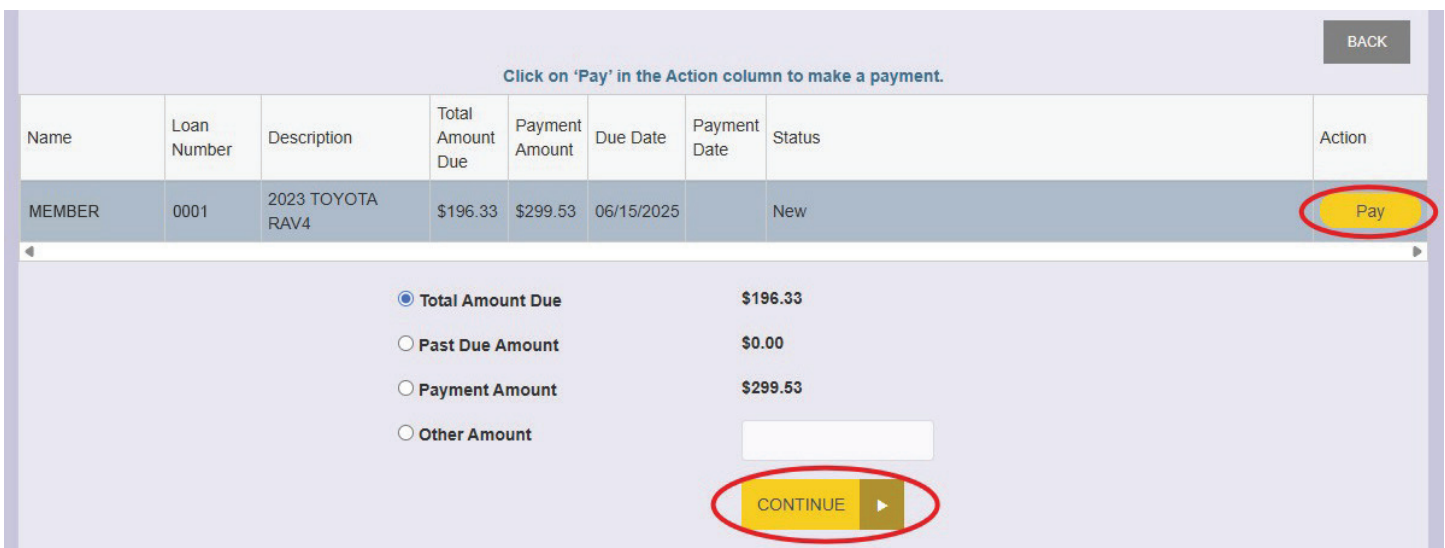
Fill in the **last 6 digits of your Social Security Number** (not the usual 4), along with your **date of birth in the format MM/DD/YY** (with slashes and only the two-digit year), then click the Continue button.



The screenshot shows the "Enter Your Information" form. It includes a "To" field with the value "Merced School Employees FCU Loan Pmts". Below this are two input fields: "Last 6 of SSN *" with the placeholder "xxxxxx" and "Date of Birth (MM/DD/YY) *" with the placeholder "xx/xx/xx". At the bottom are two buttons: "CANCEL" and "CONTINUE" with a right-pointing arrow. The "CONTINUE" button is circled in red.

Verify Your Loan Information

Verify the loan details match your MSEFCU loan. Click the yellow Pay button next to it, then choose the amount to pay by selecting one of the options shown.



The screenshot shows the "Verify Your Loan Information" form. At the top right is a "BACK" button. Below it is a instruction: "Click on 'Pay' in the Action column to make a payment." A table displays loan information:

Name	Loan Number	Description	Total Amount Due	Payment Amount	Due Date	Payment Date	Status	Action
MEMBER	0001	2023 TOYOTA RAV4	\$196.33	\$299.53	06/15/2025		New	Pay

The "Pay" button in the Action column is circled in red. Below the table, there are four radio button options for the payment amount:

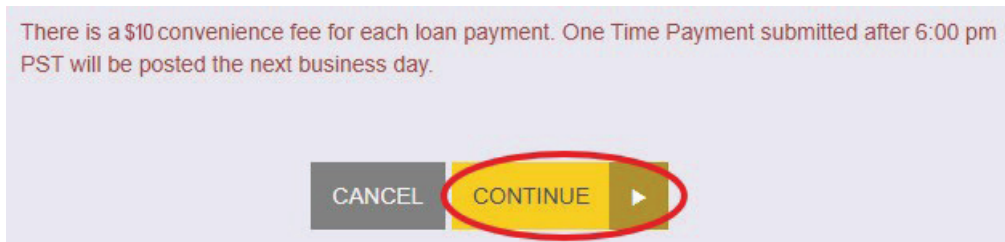
- ☒ Total Amount Due \$196.33
- ☐ Past Due Amount \$0.00
- ☐ Payment Amount \$299.53
- ☐ Other Amount

A text input field is provided for the "Other Amount" option. At the bottom is a yellow "CONTINUE" button with a right-pointing arrow, which is circled in red.

Complete Your Payment

Follow the prompts to enter your payment details, including payment type (credit/debit card), card account type, name on the account, card number, expiration date, and CVV code.

Select the Continue button.



Additional Information

Still having trouble?

If you are still having trouble completing your one-time loan payment, please don't hesitate to reach out to us!

You can call (209) 383-5550 x113, 153, 187 or 146 for help, or you can contact us directly from our website at www.mercedschoolcu.org/our-info/about-us/contact-us.