



Merced School Employees Federal Credit Union

Credit Union Times

The MSEFCU Difference! | October 2021



Savor Every Moment In Your New Home!

Take advantage of our 30 Year Fixed-Rate Mortgage Loan with as little as 5% down and No PMI*. Our real estate loan officers are here to help you cook up an affordable mortgage payment, because we know that nothing beats a home-cooked meal in your own home!

For more details, call our Real Estate Department at (209) 383-5550 x181 or visit our website at www.mercedschoolcu.org

*PMI=Private Mortgage Insurance payment varies depending on credit score, loan amount and LTV. Must be owner occupied, but ask about our non-owner occupied mortgage loan. Some restrictions apply. Call for current rates and details. Equal Housing Lender.



Harvest the MSEFCU Credit Card Rewards This Season!

Use your MSEFCU Visa Credit Card on all your fall shopping needs and gather up the rewards points! Earn 1 rewards point for every dollar spent on qualifying purchases. Plus, this card has affordable payments, no annual fee and a 25 day grace period on purchases! Take advantage of a MSEFCU Visa Credit Card today and may your rewards be plenty!

For more details, visit our Loan Department, call (209) 383-5550 x141 or apply online at www.mercedschoolcu.org

If it Looks and Sounds Like a Scam, It Probably is a Scam...



It's the holiday season and that means scammers are working hard to take advantage of otherwise vigilant consumers who are distracted by the busy time of year.

One of the newest scams to be aware of are phone calls or texts from the 209 area code claiming to be MSEFCU, asking individuals to approve transactions they **DID NOT** make or to give them a verification code that recently came through. MSEFCU will **NEVER** call or text you and ask you to approve transactions you **DID NOT** make or ask you to provide a verification code.

If you think there may actually be a problem with one of your accounts, hang up and contact MSEFCU using our phone number, (209) 383-5550, not a phone number they've given you.

If the suspicious phone call comes in outside of our normal business hours, wait and call us back when we are open so we can investigate the situation.

Do not become a victim of fraud. Stay vigilant and if you receive a suspicious phone call, again, hang up and call us at (209) 383-5550.

Merced Main and Atwater 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 (weekdays)
Mon. - Thurs. 8:00 a.m. to 5:30 p.m.
Friday 8:00 a.m. to 6:00 p.m.

Atwater Branch Drive-up Teller (weekdays)
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

Los Banos Business Hours:

Monday - Thursday	10:00 am-5:00 pm
Friday	10:00 am-6:00 pm

Branch Locations:

Merced-Main	1021 Olivewood Drive
Merced-M Street	1935 M Street
Atwater	101 Bellevue Road
Los Banos	1450 S. Mercey Springs Road

High School Branch Locations:

Bear Branch	205 W. Olive Avenue
Bulldog Branch	12961 E. Le Grand Road
Hawk Branch	16881 Schendel Road
Cougar Branch	2121 E. Childs Avenue

Mini-Phone Directory

Local Number	209-383-5550
Toll Free	800-542-2345
Rotary Phone? Dial	209-383-1410
Day & Night Teller	209-383-5550 option 8
Day & Night Teller	800-542-2345 option 8

Holidays 2021

October 11	Columbus Day
November 11	Veteran's Day
November 25	Thanksgiving Day
November 26	Day After Thanksgiving
December 24	Christmas Eve
December 25	Christmas Day

Scoreboard

As of August 31, 2021

Assets	\$729,597,735
Shares	\$658,656,808
Total Loans	\$235,331,585

"Volunteers in Action"

Board of Directors
Terry Silva, Chairman
Mark Bodley, Vice Chairman
Luis Lara, Secretary/Treasurer
Wayne Hague
Ben Duran
David Nannini
Susan Walker
Alice Nguyen, Associate Director
Richard Rogers, Associate Director

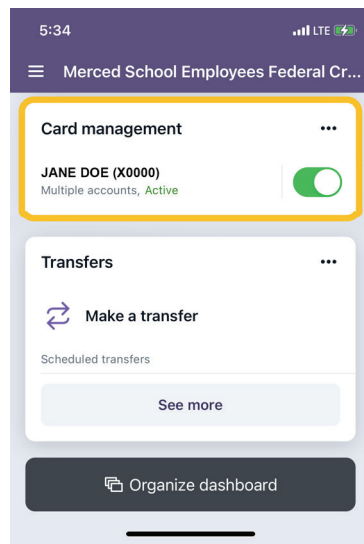
Loan Appeals Committee

Steve Bottjer
Stan Hoffman
Harlan Dake
Cary Yanagi

Supervisory Committee

Marcia Hall, Chairman
Alice Aguilar, Secretary
LaVonne Abbs
Cheryl Kelley
Joe Gaestel

Block your Debit Card Anytime, Anywhere.



Has there ever been a time when you've panicked, realizing that you can't find your debit card. Or you think your card has been compromised from fraud and you just want to block your card for a moment? There's a feature for that on our online or mobile banking!

You can easily switch your card off and on at your own discretion, giving you peace of mind if you lose your card, even after our offices are closed. Not to mention the ease of turning it back on when you find it between the seat and console in your car.

Simply login to your Mobile App or Online Banking account and scroll down to the Card Management section. Here you will see a toggle

for your debit card. If you have lost your debit card or feel it has been compromised, click on the green toggle. You will be prompted to approve locking your card. When the card is locked, transactions will be denied, but recurring payments may continue and credit or deposits will still be allowed. When you are ready to unlock your card, click on the gray toggle to re-activate.

If your card is truly compromised due to fraud or loss, you will still need to call MSEFCU to have them block and reissue a new card.

2022 Annual Meeting and Election

The Nominating Committee has submitted the following names for the positions currently available for our Board of Directors:

• **Ben Duran**, Incumbent - Ben earned his BA from CSU Stanislaus, his MA from Chapman University and was awarded a Doctor of Education Degree in Educational Administration from the University of Southern California. After completing his doctoral studies, he served and worked for Merced College for 21 years, the last 14 as President. Ben retired from Merced College and presently is a President with PPL Inc. He also serves as Executive Director of the Central Valley Higher Education Consortium.

• **Terry Silva**, Incumbent - Terry is a native of Merced. He earned his AA, BA and MA degrees, along with credentials for elementary, secondary and junior college levels. He taught school, served as a school site administrator and he retired from the Merced Union High School District, where he served as the Deputy Superintendent/CBO. He cherishes time with family and volunteering for multiple non-profit organizations.

• **Luis Lara**, Incumbent - Luis is a graduate of Merced College and California State University, Stanislaus. Luis has been employed for 23 years as a supervisor of a state law enforcement agency. He served as a substitute teacher for Merced County Schools from 1997-2012, and is currently an adjunct instructor at Merced College. He is a member of the Merced County Fair Board.

Nominations and Voting Bylaws

Nominations for vacancies may also be made by petition signed by one percent of the membership. Each nominee by petition shall submit a statement of qualification and biographical data with the petition. Nominations by petition must be filed with the Secretary of the Credit Union no later than January 24, 2022. Nominations cannot be made from the floor unless insufficient nominations have been made by the nominating committee or by petition to provide for one nominee for each vacancy to be filled. No election will be held if there is only one nominee for each position to be filled. If there are additional nominations by petition for any of the positions to be filled, an election will be conducted by ballot at the annual meeting.

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.

