



Merced School Employees Federal Credit Union

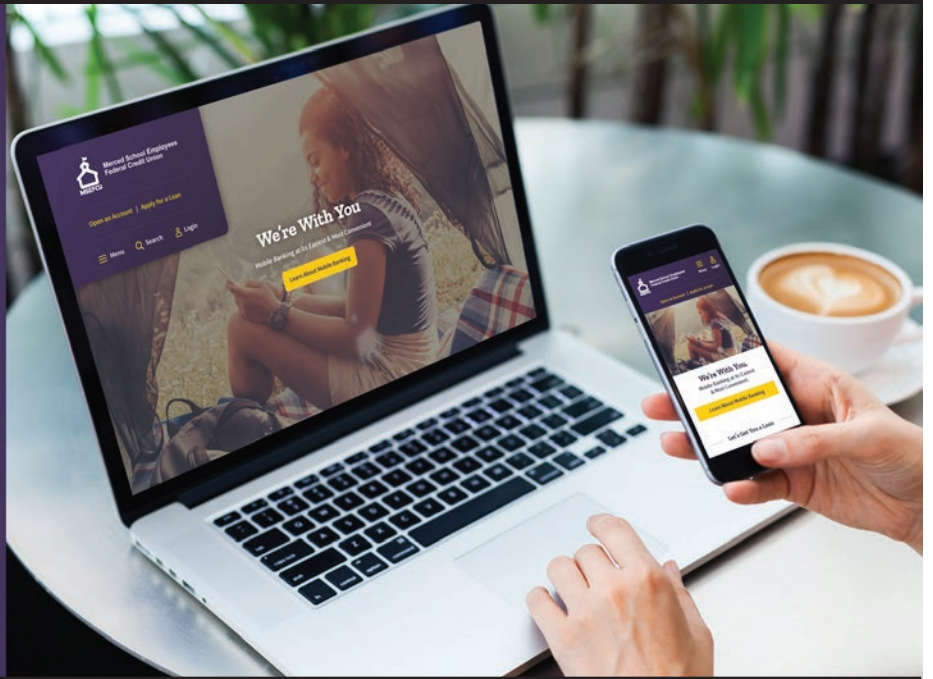
Credit Union Times

The MSEFCU Difference! | July 2018

Coming Soon...
an easier, more
user-friendly
MSEFCU Website!

Coming to a computer,
tablet or phone near
you in August 2018!

www.mercedschoolcu.org



Solar SAVINGS Energy Efficient Loan

Lower your monthly bills by making your home energy efficient.

Low rates
starting at **5.99%**
APR*

Visit our Loan Department, call 383-5550 x141/142
or apply online at www.mercedschoolcu.org

*Based on credit history, rate includes .50% deduction for automatic payment. Must own the home and be your primary residence. Purchases must be energy efficient.



Budget Friendly Summer Fun

There are lots of ways to enjoy some summer fun with the family, even if you're on a tight budget. Here are 5 fun, budget friendly activities close to home.

1. Free Movies in the Park

Merced, Los Banos and Mariposa all host FREE family friendly movie nights in local parks. Check your city website for details.

2. Community Classes

From fitness and swim classes to learning to knit, many local cities host adult classes for free or very little cost. Check your city's website to find classes available near you.

3. Visit Your Local Library

Merced County Library has a summer reading incentive to keep kids reading while school is out. Log the books they've read and earn prizes through the summer. They also host story time every week, free of charge. Visit your local library for times and details.

4. Picnic in the Park

Pack a lunch and head to your local park to enjoy the sun shine and fresh air. Many local parks have a splash pad so the kids can cool off in the water. Check your city's website to find a park near you.

5. Visit Local Landmarks

There are many historical landmarks around our local communities that offer tours, like Merced Courthouse, Castle Air Museum, Miliken Museum in Los Banos or Mariposa's interactive tour, an online guide to all the history Mariposa has to offer. Plan a day trip to visit some local landmarks and learn the history of your home town.

**Merced Main and Atwater
Business Hours:**

Monday 8:30 a.m.-5:00 p.m.
 Tuesday 8:30 a.m.-5:00 p.m.
 Wednesday 9:30 a.m.-5:00 p.m.
 Thursday 8:30 a.m.-5:00 p.m.
 Friday 9:00 a.m.-6:00 p.m.

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 Hours:

Monday Closed
 Tuesday 8:30 a.m.-5:00 p.m.
 Wednesday 9:30 a.m.-5:00 p.m.
 Thursday 8:30 a.m.-5:00 p.m.
 Friday 9:00 a.m.-6:00 p.m.
 Saturday 9:00 a.m.-2:00 p.m.

Los Banos Business Hours:

Monday - Thursday 10:00 a.m.- 5:00 p.m.
 Friday 10:00 a.m.- 6:00 p.m.

Branch Locations:

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

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. 833-553-2938

Holidays 2017

July 4 Independence Day
 September 3 Labor Day

Scoreboard

As of May 31, 2018

Members 39,687
 Shares \$458,385,063
 Total Loans \$192,491,838

"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

Loan Appeals Committee

Steve Bottjer
 Stan Hoffman
 Harlan Dake
 Atsuko Michael
 Cary Yanagi

Supervisory Committee

LaVonne Abbs, Chairman
 Alice Aguilar, Secretary
 Irene Cottrell
 Cheryl Kelley
 Joe Gaestel

A MSEFCU Visa is always a great choice!



A Visa card from MSEFCU offers all the purchasing power you need with one low rate that won't increase in a few months. Plus, our Visa comes with the ScoreCard rewards program. Earn one reward point for every dollar spent on purchases. Your points are redeemable for travel and gift rewards. With a 25-day grace period and NO annual fee, a Visa card from MSEFCU is always a great choice!

Ready to Get Away?



If you're looking for a summer vacation destination, start your search with Get Away Today. We've partnered with them to bring you discounts on amusement parks, resorts and more. MSEFCU members can access exclusive discounts through our website at mercedschoolcu.org on our Amusement Park Discounts page under the News and Events tab. From there you can book a cruise, Disney vacation, flights, hotels and more. Get Away Today even has a layaway program so you can book now and make small payments as you count down to vacation day!

A Wild Way to Stay Cool!



Splash away the summer heat at Wild Water Adventure Park. We've partnered with them again this year to offer members a discounted price. Visit their website at www.wildwater.net/CorporateDiscount/ and enter in our promo code: Y2IYD, select the number of discounted General Admission tickets you need and you'll be all set to get wet! Visit our Amusement Parks discount page under the News and Events tab at www.mercedschoolcu.org for more fun savings!

Planning on Traveling Out of the State?



If you have a MSEFCU Visa debit or credit card and are planning to travel out of state or out of the country, please let us know before you leave. Notifying us prior to your trip will help you avoid any disruption or denial of service when you attempt to make a transaction. Just call us at 383-5550 x109, 114 or 115 and enjoy your trip!



www.facebook.com/mercedschoolcu

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.



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