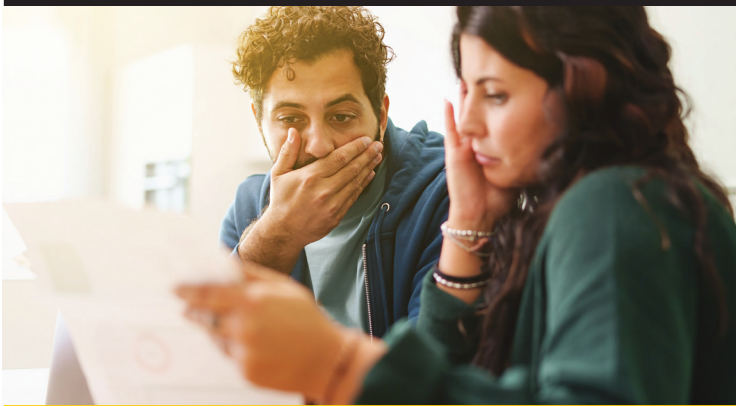




Merced School Employees Federal Credit Union

Credit Union Times

Experience the Difference! | January 2023



Roll Your Multiple Debts Into One Simple Payment With MESFCU!

A new year is upon us, and it's the perfect opportunity to begin taking control of your finances. If you're trying to manage the debt you've accumulated, you're not alone, and MSEFCU is here to help you make a fresh start in the new year! Roll multiple debts, like high-interest credit cards and other loans, into one simple payment. We offer several Debt Consolidation options to help you reduce and reorganize your total debt so you can pay it off faster. Contact our Loan Department to go over the best option that suits your needs!

Call our Loan Department at 383-5550 x141 or apply online at www.mercedschoolcu.org



Reserve a Seat at Our Next Living Trust Seminar!

MSEFCU will be hosting a Living Trust Seminar on Wednesday, January 18th at 5:30 pm. At this seminar, you can ask questions and hear the benefits from a specialist in the field. Mason Brawley is a local attorney and Certified Public Accountant (CPA). Mason has practiced exclusively in the areas of trusts and estate law for fifteen years and provides his clients legal assistance in the areas of estate planning, business planning, and trust and estate administration. The seminar will be held at our Main Branch in the Robert Wayne Training Room.

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

MSEFCU's 69th Annual Meeting

Saturday, March 4, 2023 at 9:00 am
Merced Fairground's Half Dome
900 MLK Jr. Way, Merced

Join us to celebrate our 69th Annual Meeting. This year's meeting will be held at the Merced Fairground's Half Dome. Enjoy a buffet breakfast after a short business meeting, and you'll have a chance to win some great prizes! Breakfast tickets are \$8 per person (no charge for members who only attend the business meeting). The deadline for reservations is Friday, February 17, 2023. Complete and return this coupon with payment to any branch. Tickets are mailed out one week prior to the meeting. Any questions, call 383-5550 x157.

2023 Annual Meeting | \$8 per ticket

Name _____

Address _____

City, State, Zip _____

Acct # _____ Phn # _____

of Tix _____ @ \$8 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 #/Inits _____ Pymt type (circle): ck cash tr to GL

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 2023

January 2	New Year's Day
January 16	Martin Luther King Jr. Day
February 20	President's Day

Scoreboard

As of November 30, 2022

Assets.	\$745,129,385
Shares.	\$699,328,827
Total Loans	\$259,970,757

"Volunteers in Action"

Board of Directors

Terry Silva, Chairman
Susan Walker, Vice Chairman
Luis Lara, Secretary/Treasurer
Mark Bodley
Ben Duran
Alice Nguyen
Richard Rogers
Wayne Hague, Director Emeritus

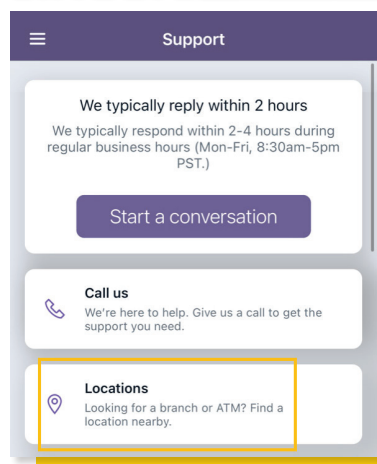
Loan Appeals Committee

Steve Bottjer
Stan Hoffman
Harlan Dake
Cary Yanagi

Supervisory Committee

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

Need To Find An ATM Location Quickly?



Has there ever been a time when you've been out and about and realized you need to get cash from an ATM, but you don't know where the closest ATM is? Simply look no further than your MSEFCU Mobile App for help!

You can easily open your MSEFCU app, click on the Menu in the top left corner and select "Support". On the Support screen, click on Locations. From there, a map will populate with the closest ATMs and Branches nearest to you. It's that easy!

Do You Need A Place To Keep Your Belongings Safe?



It's easy to misplace items at home, but with a Safe Deposit Box at MSEFCU, your most important belongings are kept in one place and protected against theft or fire. Our vault-secured storage boxes are available for members to rent at our Main and Atwater Branches, so you can securely store your important documents, family heirlooms or other items of value. Sizes range from 5x5 to 10x10, and the annual rental fee varies, depending on the size selected. Call us today if you are interested!

Don't Be Scammed By a Phone Call!



A few MSEFCU Members have reported receiving calls from scam artists using our credit union's legitimate phone numbers (209-383-5550 or 800-542-2345). These scammers are claiming to be from our Fraud Department, asking you to give them your personal information so they can access your hard-earned money. Protect yourself and learn to recognize scam phone calls. Be skeptical of callers, especially if they claim to be MSEFCU and call outside our regular business hours or during holiday closures. Know that MSEFCU Employees will NEVER reach out to ask you to verify sensitive information, such as your full Social Security Number, Online Banking Username or Password, full Debit/Credit Card Numbers, or Verification Codes to approve any transactions you DID NOT make. If you believe you've been a victim of fraud, call us immediately.

Fee Change

There is a \$5 fee for each transfer we make from savings to cover overdraft checks, ACH items and ATM or Debit transactions.

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.

