



Merced School Employees Federal Credit Union

Credit Union Times

The MSEFCU Difference! | October 2026

Put Your Home's Equity to Work with a HELOC



Need funds for home improvements, debt consolidation, education expenses, or unexpected costs? A Home Equity Line of Credit (HELOC) from MSEFCU can provide flexible access to the equity you've built in your home. Unlike a traditional loan, a HELOC allows you to borrow only what you need, when you need it, up to your approved credit limit. This convenient financing option can offer lower interest rates than many other forms of credit, making it a smart solution for a variety of financial goals. Whether you're planning a major renovation or simply want added financial flexibility, MSEFCU is here to help. Contact us today to learn more about our HELOC options and discover how your home's equity can work for you.

For details, visit our Real Estate Department, call 383-5550 x181, or visit our www.mercedschoolcu.org

Living Trust Seminar with Tiffany Scoggin



Join MSEFCU for a Living Trust Seminar on Wednesday, October 28th at 5:30 pm. This seminar provides a unique opportunity to engage in an informative discussion, ask questions, and gain valuable insight into the benefits of living trusts from an experienced legal professional.

Meet Tiffany Scoggin, an Associate Attorney in Berliner Cohen's Merced office. Tiffany brings a diverse background to her practice, having worked twelve years for the Social Security Administration. She is also a Veteran of the United States Navy.

The seminar will be held at MSEFCU's Main Branch in Merced, located in the Robert Wayne Training Room.

To reserve seats, please call 383-5550 x157 or email us at events@mercedschoolcu.org. **Seating is limited.**

Tap, Don't Insert: A Safer Way to Pay



When given the choice, consider tapping your debit or credit card instead of inserting it. Contactless "Tap to Pay" transactions use secure technology that creates a unique code for each purchase, helping protect your card information from fraud. Contactless payments use the same strong EMV security found in chip cards, while also reducing the risk of card skimmers or shimmers that can be hidden inside payment terminals.

Tap to Pay is also quick, convenient, and easy to use at stores, gas stations, ATM's and anywhere contactless payments are accepted. If Tap to Pay is available, it's generally the safest option. If not, inserting your chip card is the next best choice. Swiping your card's magnetic stripe should be a last resort.

Choosing Tap to Pay whenever it's available is a simple way to add an extra layer of protection to your everyday purchases. Try it today!

Merced Main Branch 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 am to 5:30 pm
Friday 8:00 am to 6:00 pm

Atwater & Los Banos Branch Business & Drive-up 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

M Street Branch 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 (MHS)
Cougar Branch	2121 E. Childs Avenue (GVHS)
*Bulldog Branch	12961 E. LeGrand Road (LGHS, Gym)
*Hawk Branch	16881 Schendel Road (DHS, Rm L9)
*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

October 12	Federal Holiday
November 11	Veteran's Day
November 26	Thanksgiving Day
November 27	Day After Thanksgiving
December 24 (after 12 noon)	Christmas Eve
December 25	Christmas

Scoreboard

As of August 31, 2026

Assets	\$917,430,870
Shares	\$813,751,496
Total Loans	\$306,093,847

"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

A Little Extra Support This Holiday Season



With the holidays around the corner, expenses can add up quickly. From gift shopping and travel plans to year-end bills and unexpected costs, a Checking Credit Line from MSEFCU can provide added financial flexibility when you need it most.

Linked directly to your checking account, a Checking Credit Line can help cover unexpected expenses or temporary cash shortages. If your account balance runs low, available funds can help prevent overdrafts and keep payments, purchases, and automatic withdrawals on track. Whether you're managing holiday expenses or simply want added peace of mind, a Checking Credit Line can be a valuable financial safety net. **For details, visit our Loan Department, call 383-5550 x141/142, or visit our www.mercedschoolcu.org**

2027 Annual Meeting and Election

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

Susan Walker, Incumbent - Director Susan Walker grew up in Merced and attended Merced area schools. She worked for the Merced County Office of Education for 30 years and retired December 2008 as the District Services Payroll Manager. She is a past member of the California Association of School Business Officials and was on the Board of Directors for the Merced Girls Softball League for 24 years.

Alice Nguyen, Incumbent - Director Alice Nguyen is a Merced native and she earned an AA from Merced College, BA from CSU Sacramento and MPA from CSU Stanislaus. She has over 20 years of combined experience in web development, project management, and digital communication across the higher education, public, and private sectors. She currently works as a web services product manager.

Richard Rogers, Incumbent - Director Richard Rogers and his family have been proud members of MSEFCU for over two decades. He received a BA in Public Policy and an MA in Political Science from Brigham Young University, along with teaching and administrative credentials from CSU Stanislaus. He has taught social studies courses at Le Grand High School for nearly 26 years. He feels honored to have this opportunity to associate with MSEFCU staff and board members who exemplify professionalism, service and excellence on our behalf.

Scott Silveira, Incumbent - Director Scott Silveira was born and raised in Los Banos California. A graduate of Dos Palos High School, Scott's family have been dairymen for three generations. Scott has been active in the community both as a public servant and as a volunteer. He has served on the Merced County Spring Fair Board, the Merced County LAFCO Commission, the Los Banos City Council, and since 2018, serves on the Merced County Board of Supervisors representing District 5. In addition to public service, Scott has been active in community service, where he has held leadership positions with FFA, 4H and other Agriculture organizations. He served as a volunteer fireman for over 20 years, including his time as volunteer Fire Chief.

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 25, 2027. 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, terms, and conditions are subject to change without notice. All loans products mentioned are subject to approval. Membership required for services.

