



Merced School Employees Federal Credit Union

Credit Union Times

The MSEFCU Difference! | April 2022

MSEFCU's Spring Car Sale



As Low As

2.49%

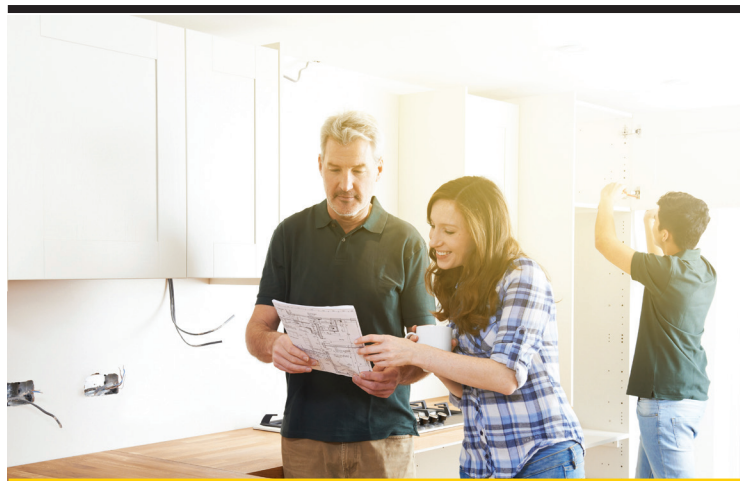
APR*

Better Auto Loan Rates Are Blooming!

Buy new, pre-owned or refinance from another lender at our lowest rate this year!
Offer ends April 12th so don't wait, talk to one of our loan officers and get pre-approved today!

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

*APR=annual percentage rate based on credit history and includes rate reducing option of .50% for automatic transfer or payroll deduction. Models 2016 and newer. 60 month loan at 2.49% APR is \$17.77 per \$1000 borrowed. Longer terms available. No MSEFCU refinance. Offer valid from March 1, 2022 through April 12, 2022. Rates, terms and conditions subject to change.



A Home Improvement Loan To Get The Job Done!

Got equity? Terrific! We can finance your home's repairs, renovations and additions at a great rate! Nail down the cash you need to spruce up your house and make your home your own today! Ask us about the different home loans we offer that could help you score even more savings! Talk to one of our Real Estate Loan Officers today!

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

Don't Be Scammed!

Online shopping is all the rave for many, and fraudsters know that too. These swindlers know how to advertise "miracle fat loss pills", "anti-aging serums", and other nonsensical products to make an easy buck off unaware individuals. We don't want our members falling victim to these kinds of scams.

That's why, now it's more important than ever to...

1. Be cautious when sharing your credit card information with online merchants, or anyone for that matter.
2. Only transact with legitimate, well-known merchants. Refrain from clicking on those social media links that advertise free products, free trial periods, or items that seem too good to be true. Believe us when we say they probably are!
3. Read the fine print of all products you are initiating a purchase for because once you checkmark that "Agree to the Terms and Conditions" box, you could be authorizing more than what you think, giving scam merchants precisely what they want.

Scammers are everywhere, preying on "easy targets." Be vigilant, and if something seems like a scam, it probably is one. Visa looks out for your personal information and is dedicated to keeping it safe, but cardholders also have a duty in protecting their own sensitive information online or offline.

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
Cougar Branch	2121 E. Childs Avenue
*Bulldog Branch	12961 E. Le Grand Road
*Hawk Branch	16881 Schendel Road
*Saturday Hours	9:30 am-12:30 pm

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 2022

May 30	Memorial Day
July 4	Independence Day

Scoreboard

As of February 28, 2022

Assets	\$755,324,200
Shares	\$694,065,526
Total Loans	\$234,575,610

"Volunteers in Action"

Board of Directors	
Terry Silva, Chairman	
Susan Walker, Vice Chairman	
Luis Lara, Secretary/Treasurer	
Mark Bodley	
Ben Duran	
Wayne Hague	
David Nannini	
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	

April is National Credit Union Youth Month!



MSEFCU wants to help your kids fulfill their big dreams. We want to tell young members that their dreams are attainable, no matter how big they are. MSEFCU has the tools to help! With a youth saving account that earns interest, young members can deposit small amounts on a regular basis and watch their savings grow! The earlier they start a savings account, the faster it will grow, and the easier it will be to

achieve their dreams. Learning this good financial habit at a young age will set them up on the path of successful financial well-being.

If you have been wondering how to empower your kids to save for their future, National Credit Union Youth Month is a great opportunity to start! This celebration is a great time to engage kids and help them learn that saving, no matter how small the amount, can help them achieve their dreams. Let MSEFCU be part of their journey. Bring your child or teen into MSEFCU and open a youth savings account to get them started on the road to financial success today! To open an account, visit any of our branches, call 383-5550 x155 or apply online at www.mercedschoolcu.org.

MSEFCU's 68th Annual Meeting



MSEFCU celebrated 68 years of service on Saturday, March 5th, during our Annual Meeting. This year's meeting was a short, standup business meeting held in our Main Branch Lobby. During this brief meeting, we reported on the performance of the credit union and confirmed our Board of Director's

Election. To view the 68th Annual Report, which gives you a comprehensive view of MSEFCU's financial status during 2021, please visit our Annual Meeting page at www.mercedschoolcu.org.

From the Supervisory Committee

Your Supervisory Committee conducts an annual audit of all members' accounts. You are asked to contact the committee at the following address if you find any discrepancies on your statements:

Supervisory Committee
P.O. Box 338, Merced, CA 95341

Credit Life and Disability Insurance

CUNA Mutual Group hereby provides you with notice regarding the pre-existing exclusion provision on open-end Credit Life and/or Credit Disability accounts as required annually by the California Insurance Department.

CALIFORNIA NOTICE: This insurance may not cover an advance or charge under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance or charge.

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.

