



Merced School Employees Federal Credit Union

Credit Union Times

The MSEFCU Difference! | April 2026

MSEFCU's Annual Spring Car Sale Better Auto Loans are Blooming at MSEFCU!

Special Rate As Low As
4.89% APR*

March 20th - April 21st
No Payment for 90 Days



Buy new, pre-owned or refinance from another lender at a great low rate!

Offer ends April 21st. 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 x141/142 or apply online at www.mercedschoolcu.org

*APR=annual percentage rate based on credit history and includes rate reducing option of .25% for automatic transfer or payroll deduction. Models 2020 and newer. 60 month loan at 4.89% APR is \$18.83 per \$1000 borrowed. Longer terms available. No MSEFCU refinance. Offer valid from March 20, 2026 through April 21, 2026. Rates, terms and conditions subject to change.



Celebrating
72 YEARS
MSEFCU EST. 1954
TAP INTO WHAT'S NEXT!

72nd Annual Meeting Recap

We were excited to celebrate our 72nd Annual Meeting with hundreds of members who joined us for a quick meeting, breakfast, raffle prizes, and a look at what's ahead. This year's theme, Tap Into What's Next, showcased our continued growth from tap-to-pay credit cards and Main Branch drive-up upgrades to new CVS ATM locations and expanded youth financial education. We also celebrated returning \$7 million in dividends through our Term Savings Specials. Thank you to everyone who attended and continues to be part of the MSEFCU family. Here's to tapping into what's next in the coming years together.

SAVE THE DATE: MSEFCU SHRED DAY EVENT



Don't Toss It—Shred It Helping Members Protect What Matters

Protect your personal information at our upcoming Shred Day this May! This member-only event offers free, secure document shredding. Proof of membership is required. To allow as many members as possible to participate, shredding is limited to two file-size boxes per member. Capacity is limited, so arrive early. Watch for more details soon.

When:
Saturday, May 16, 2026
9:00 am - 1:00 pm

Where:
Main Branch at 1021
Olivewood Dr., Merced

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 a.m. to 5:30 p.m.
Friday 8:00 a.m. to 6:00 p.m.

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)
*BulldogBranch...12961 E. LeGrand Road (LGHS,Gym)
*HawkBranch.....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

May 25 Memorial Day
June 19 Juneteenth Day
July 3 Independence Day
July 4 Independence Day (M St & H.S. Branches)

Scoreboard

As of February 28, 2026

Assets. \$909,154,742
Shares. \$802,945,572
Total Loans \$304,430,055

"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

Spring Into Better Home Financing at MSEFCU



Spring is the perfect time to refresh, rebuild or start new projects, and your home's equity can help make it all happen! Whether you're planning home improvements, looking to consolidate debt after the holidays, or preparing for summer adventures, our Real Estate team offers options like Home Equity Lines of Credit (HELOCs)¹ and fixed-rate

second mortgages² to help you access the funds you need with competitive rates and guidance from a team that genuinely cares. Thinking bigger this year? Many members are using second mortgages or cash-out refinances³ to build Accessory Dwelling Units (ADUs)⁴ for extra space, rental income, or room for family, especially as ADU approvals continue to grow in Merced County. And if you're dreaming about future plans, we also offer land loans⁵ to help you take the next step. Whatever your goals, we're here to support you with personalized service and honest advice so you can make the most of your home, your way.

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

¹ HELOC: Variable-rate line of credit; up to 80% LTV and \$100,000 max; \$300 application fee; rate based on Federal Discount Rate +2% margin; 1% annual max rate change; 4% minimum interest rate; additional fees may apply. See full disclosure on our website.
² Second Mortgage: Fixed-rate. Minimum payment \$125/mo; up to 80% LTV; \$100 application fee; other fees may apply.
³ Cash-Out Refinance: On primary residences only; LTV, rates, and terms based on credit and program guidelines; closing costs and third-party fees apply.
⁴ ADU Financing: May be funded through a second mortgage or cash-out refinance; eligibility and max LTV vary by property and credit qualification; additional fees may apply.
⁵ Land Loans: Terms, rates, and down payment requirements vary by property type; closing costs and fees apply.

Members Save on Vacations & Theme Parks!

Planning a getaway? As an MSEFCU member, you get access to exclusive discounts on vacations and amusement park tickets! Whether you're heading to a theme park or planning a relaxing trip, your membership helps you save. Just log in to cu@home Online Banking or the MSEFCU Mobile App, open the Support tab in the Main Menu, and look for *Exclusive Amusement Park Discounts* to access your codes. Flyers are also available at any branch. Enjoy the perks of being a member!



Past exclusive deals have included offers from GetAway Today, Medieval Times Dinner & Tournament, Wild Water Adventure Park, Santa Cruz Beach Boardwalk, CenCal Escape Rooms, Gilroy Gardens, Splash-n-Dash, and Great Wolf Lodge. Discount partners and offers may change throughout the year, so be sure to check your exclusive member link regularly for the most up-to-date savings and new additions.

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

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

