



Merced School Employees Federal Credit Union

Credit Union Times

Experience the Difference! | January 2022



Keep Away the Winter Chills Without Overspending on Heating Bills!

As we enter into winter's chilliest months, cut back on your heating bill and use energy more efficiently with an energy-efficient loan with a rate as low as 5.99% APR*. Use it on a new heating unit, window upgrades, and more!

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

*APR=Annual Percentage Rate. Based on credit history, rate includes .50% deduction for automatic payment. Must own the home and it must be your primary residence. No appraisal or application fee required. Purchases must be energy efficient. Equal Housing Lender. Rates, terms and conditions subject to change.



Celebrate This Fresh Start In Your New Home!

Each year's end marks a new beginning. Start yours in a new home! Finance your home with MSEFCU with as little as 5% down and NO Private Mortgage Insurance (PMI)* needed.

Call our Real Estate Department at 383-5550 x181 or visit us online at www.mercedschoolcu.org

*PMI=Private Mortgage Insurance payment varies depending on credit score, loan amount and LTV. Must be owner occupied, but ask about our non-owner occupied mortgage loan. Some restrictions apply. Call for current rates and details. Equal Housing Lender.

Start Now For Happier Holidays In 2022!



Were you feeling stressed this holiday season? Too many gifts, tasks, and worries getting in the way of family time and memory making? Next year you can be better prepared and less frazzled by getting a head start on saving with your MSEFCU Christmas Club Account!

This holiday savings program is free and will come in handy for everything from gifts and dining to entertainment and travel. Make it even easier by putting your savings on autopilot by setting up automatic transfers. If you save \$25 a week, or \$100 monthly, you're on track to having more than \$1,000 to spend on your 2022 holidays. That could go a long way to a brighter holiday season and relieve some holiday stress. Contact MSEFCU to open your Christmas Club Account today!

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 2022

January 1	New Year's Day
January 17	Martin Luther King Jr. Day
February 21	President's Day

Scoreboard

As of November 30, 2021

Assets	\$746,350,365
Shares	\$677,845,777
Total Loans	\$236,487,900

"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
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

Happy Retirement Maryann!



Maryann Ramos started her MSEFCU career in 1997. Over the past 24 years, she has worked her way up in the Los Banos Branch from a teller position to eventually becoming the Branch Manager. She's excited to retire so she can spend more time with her family. Congratulations Maryann, on your retirement, and thank you for your many years of legendary service to our members. You will always be a part of our Credit Union family!

Congratulations Jessica!

Jessica Parras has been with MSEFCU for 15 years, and she has recently assumed the position of Los Banos Branch Manager! She started as a teller and has worked in various positions within the Los Banos Branch, including New Accounts Rep and Branch Manager Assistant. With Jessica's experience and rapport with the hometown members, she is a perfect fit as our new Los Banos Branch Manager. Congratulations Jessica!



Start 2022 Off Right And Reset Your Debt



A new year is upon us and it's the perfect opportunity to begin taking control of your finances. With the COVID-19 pandemic still looming, 2021 was a tough year for many people. 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!

MSEFCU has many different options to consolidate your debt. From a Home or Auto Equity Loan to a Personal or Share Secured Loan, or you can even consolidate with one of our low interest Credit Cards. Make an appointment with one of our Loan Officers to go over the best option that suits your needs! Contact our Loan Department at (209) 383-5550 x141 today and let us help you start 2022 off right!

MSEFCU's 68th Annual Meeting

In an effort to keep everyone safe, MSEFCU's 68th Annual Meeting date is set for Saturday, March 5th, but it is still to be determined if the Annual Meeting will be in person with breakfast or if it will be a short, stand up meeting. As the date gets closer, we will make a decision depending on the circumstances. Please keep an eye out on our website for information on the Meeting location as we get closer to the date.



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.

