



Merced School Employees Federal Credit Union

# Credit Union Times

The MSEFCU Difference! | April 2025



## From 1st Homes to Fresh Starts, We're Here for You

Ready to put down roots and own a home? With MSEFCU's 30-Year Fixed-Rate Mortgage and as little as 5% down, your growing family can settle into a space of your own—without the extra costs of PMI\*. Let's get you home!

For details, visit our Real Estate Department, call 383-5550 x181, or visit our website at [www.mercedschoolcu.org](http://www.mercedschoolcu.org)

\*PMI=Private Mortgage Insurance is not required for this loan. Available only for the purchase of a primary residence up to \$375,000 with up to 95% LTV. Borrowers must not currently own a home, and the home must be owner-occupied. Some restrictions apply. Fees may apply and may be nonrefundable. Rates, terms, and conditions subject to change. Call for current rates and details. Equal Housing Lender.



## Exclusive Vacation & Amusement Park Discounts for MSEFCU Members!

Dreaming of a fun-filled getaway? As a Credit Union member, you have access to exclusive discounts on vacations and amusement park tickets. Whether you're planning a thrilling theme park adventure or a relaxing escape, these special deals can help you save. Be sure to check back regularly—we're always adding new discounts and special offers to help you make the most of your membership!

Finding these discounts is easy!

- Log in to [cu@home](mailto:cu@home) Online Banking or the MSEFCU Mobile App
- Navigate to the left dashboard menu and select "Support"
- Scroll and find the title "Exclusive Amusement Park Discounts for MSEFCU Members"
- Select "Click here to Access the Discount Codes!" link

Prefer an in-person option? Stop by any of our branches for flyers with details on all available deals.

Start planning your next adventure today—because being an MSEFCU member comes with perks beyond banking!



## 71st Annual Meeting Recap

We were thrilled to host our 71st Annual Meeting, welcoming hundreds of members to celebrate our growth and achievements. Attendees enjoyed a quick meeting, a delicious breakfast, and exciting raffle prizes. We highlighted major milestones, including upgrades to online and mobile banking, tap-to-pay debit cards, and our record-breaking Term Savings Specials, which returned \$7 million in dividends.

Thank you to everyone who attended and continues to be part of the MSEFCU family. Your support helps us grow stronger each year, and we look forward to another year of Growing Together!

**Merced Main, Atwater and Los Banos  
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 Drive-up Teller Hours**  
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

**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
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
Day & Night Teller	209-383-5550 option 8

**Holidays 2025**

May 26	Memorial Day
June 19	Juneteenth Day
July 4	Independence Day

**Scoreboard**

As of February 28, 2025

Assets	\$833,580,452
Shares	\$748,777,148
Total Loans	\$309,660,195

**"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  
Stan Hoffman  
Harlan Dake  
Cary Yanagi  
Craig Anderson

**Supervisory Committee**

Marcia Hall, Chair  
Alice Aguilar, Secretary  
LaVonne Abbs  
Cheryl Kelley Yasaitis  
Cathy White

## Is Your Account Set Up for Life's Changes?

Life changes, and so should the way your account is set up. Many members open an account and never revisit key details—until it's too late. To ensure your funds go to the right people when you need them to, take a moment to review your account setup.

- **Joint Owners** – If your joint owner has passed or is no longer the right choice, update it.
- **Trusts** – If you established a trust years ago, now may be the time to review who's listed and ensure we have the latest version on file.
- **Power of Attorney** – If you have one, ensure it's on file. But remember, it only applies while you're living.
- **Beneficiaries** – Adding a beneficiary ensures a smooth transition of funds without probate delays.

Take control of your financial future. Our Member Service Representatives are here to help review and update your account. Contact us today to make sure your account is set up correctly for you and your loved ones.

## Easily Identify Your Accounts with Custom Nicknames

Managing your finances just got easier! Nicknaming your MSEFCU accounts in Online Banking allows you to personalize and organize your accounts, making budgeting and saving more convenient. Whether you have multiple accounts or specific savings goals, adding a custom name—like "Vacation Fund" or "Bills"—helps you quickly identify where your money is going.

How to Nickname Your Accounts:

Log in to cu@home Online Banking or your MSEFCU Mobile App.

Click on the account you want to rename.

Select Settings.

Click Rename in the top right corner, enter your desired nickname, and click Save.

*Bonus Tip: If you're saving for a big goal and don't want to be tempted, you can toggle off the account's visibility in the settings. Out of sight, out of mind—but still growing!*

Take a moment to nickname your accounts today and bring a little more clarity to your banking.

## 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 are subject to change without notice. Membership required for services.

