



Merced School Employees Federal Credit Union

Credit Union Times

The MSEFCU Difference! | January 2024

New Year, New Branch: Grand Opening of Our New Los Banos Location!



We are thrilled to announce that our brand-new Los Banos Branch is nearing completion, with the grand opening scheduled this quarter! Since breaking ground in September, the construction has progressed, and we can't wait to unveil the result. Our Los Banos Branch will offer a full-service lobby, convenient drive-thru lanes, a drive-up ATM and extended hours. The design, both inside and out, reflects a perfect blend of modern aesthetics and practicality. As winter settles in, we're working diligently to put the finishing touches in place for the grand opening. We're excited to extend our services to Los Banos and the surrounding communities and look forward to welcoming you to our new home. Stay tuned for more updates as we countdown to the big day. We can't wait to kick off the new year with the opening of our Los Banos Branch. See you soon!

Remembering Mark Bodley



Raymond "Mark" Bodley, born on August 15, 1934 in La Jara, Colorado, was a devoted family man and a US Air Force veteran. In 1968, he settled in small-town Los Banos, where he lived and worked until his retirement. Mark became an integral part of MSEFCU when he joined our Board of Directors in 1977, serving

as Board Chairman from 1986 to 2005 and continued to serve on our Board until his passing. His vision led to the establishment of our Los Banos Branch in 1993 and the construction of our newest location there. Mark passed away on November 19, 2023, at age 89. A plaque at our newly built branch will be displayed proudly to commemorate his passion and dedication to education, the Merced County community and the MSEFCU family. May his memory continue to inspire us all to embrace a civic-minded approach in our own lives, as he had. He will truly be missed.

MSEFCU's 70th Annual Meeting

Saturday, March 2, 2024 at 6:00 pm
APC Portuguese Hall of Atwater
1420 Third Street, Atwater, CA 95301

Join us to celebrate our 70th Annual Meeting. This year's meeting will be held at the APC Portuguese Hall of Atwater. Enjoy a buffet dinner after a short business meeting, and you'll have a chance to win some great prizes! Dinner tickets are \$20 per person (no charge for members who only attend the business meeting). The deadline for reservations is Friday, February 16, 2024. Complete and return this coupon with payment to any branch. Tickets are mailed out one week prior to the meeting. Any questions, call 383-5550x157.

2024 Annual Meeting | \$20 per ticket

Name _____

Address _____

City, State, Zip _____

Acct # _____ Phn # _____

of Tix _____ @ \$20 each Amt. Enclosed _____

Ticket purchases are non-refundable

Return coupon with payment to any branch or mail to:
MSEFCU MKTG, PO Box 1349, Merced, CA 95341

CU Only- Date _____ Teller #/Intls _____ Pymt type (circle): ck cash tr to GL

**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
 Day & Night Teller. 209-383-5550 option 8
 Day & Night Teller. 800-542-2345 option 8

Holidays 2024

January 1 New Year's Day
 January 15 Martin Luther King Jr. Day
 February 19 President's Day

Scoreboard

As of November 30, 2023

Assets. \$742,033,802
 Shares. \$680,603,328
 Total Loans \$315,043,076

"Volunteers in Action"

Board of Directors
 Terry Silva, Chairman
 Susan Walker, Vice Chairman
 Luis Lara, Secretary/Treasurer
 Ben Duran
 Alice Nguyen
 Richard Rogers
 Wayne Hague, Director Emeritus (Inactive)
 Scott Silveira, Associate Director
 Jennifer Quiralte, Associate Director

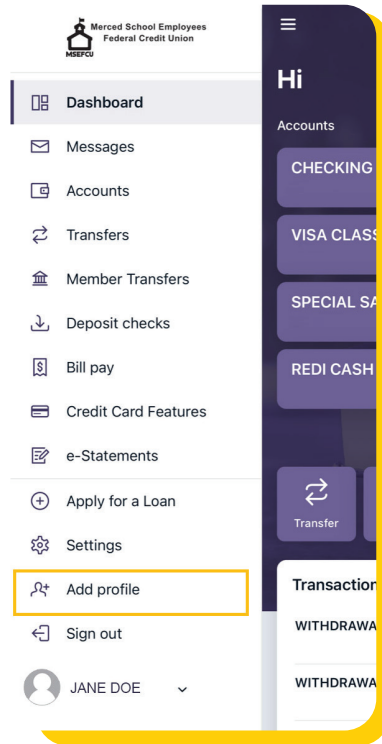
Loan Appeals Committee

Steve Bottjer
 Stan Hoffman
 Harlan Dake
 Cary Yanagi
 Craig Anderson

Supervisory Committee

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

Easily Manage Multiple MSEFCU Accounts Through Mobile Banking



Are you looking for a convenient way to seamlessly navigate between your various accounts within your mobile banking app? With the MSEFCU Mobile App, effortlessly switch between different MSEFCU accounts in just a few simple steps!

To add a new profile, start by logging in to your MSEFCU Mobile app. Next, tap the menu icon (≡) located in the top right-hand corner, and then select your name at the bottom. Within the Menu, choose "Add Profile." Click on the "Add Profile" button, and sign in to your second account profile. Follow the on-screen prompts to complete the setup of your second profile.

Now, when you want to switch back to another profile, simply tap on the menu icon, select your name, and then choose "Switch Profile." It's that easy!

Now, managing multiple profiles has never been easier – experience the convenience of streamlined mobile banking with MSEFCU!

Make 2024 the Year You Take Control of your Financial Well-Being!



Feeling overwhelmed by multiple debts, including high-interest credit cards and various other loans? Consolidate your debt with MSEFCU! Roll all your debts into one simple payment, making it easier to manage your finances. Not only does this streamline your payments, but MSEFCU also offers competitive interest rates that could save you money. Start the new year right by tackling your post-holiday

debt and reaching your financial goals with MSEFCU's Debt Consolidation options. It's the perfect way to reduce debt, rebuild your credit, and simplify your financial journey.

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

Direct Deposit with Us Means a Free Box of MSEFCU Checks!

From January 1-June 30, 2024, if you have a Direct Deposit going into your MSEFCU checking account, we'll give you one free box of credit union image checks! To order your free box, email us at freechecks@mercedschoolcu.org or for more details, call us at 383-5550 x102 or 116.

IMPORTANT! Must have a direct deposit going into your MSEFCU checking account. One FREE box of checks per checking account, per year.

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.

