



Merced School Employees Federal Credit Union

# Credit Union Times

The MSEFCU Difference! | January 2025



## Repay Your Debt More Quickly & Easily. Consolidate with Us!

Is your budget stretched thin? You could pay off your debts faster and simplify your payments by consolidating with MSEFCU! We offer several options to roll those multiple high-interest loan bills into one, manageable payment.

Call our Loan Department at 383-5550 x141 or apply online at [www.mercedschoolcu.org](http://www.mercedschoolcu.org)



## This Year, Resolve to Save Energy and Money!

Start the new year with an Energy-Efficient Loan from MSEFCU! We make it easy to stick to your goal of saving energy, lowering your bills, and going green. Whether it's solar panels, eco-friendly appliances, or upgraded insulation, we've got you covered.

Call our Loan Department at 383-5550 x141 or apply online at [www.mercedschoolcu.org](http://www.mercedschoolcu.org)

## MSEFCU's 71<sup>st</sup> Annual Meeting

Saturday, March 1, 2025 at 9:00 am  
Merced Fairground's Pavilion  
900 MLK Jr. Way, Merced

Join us to celebrate our 71st Annual Meeting. This year's meeting will be held at the Merced Fairground's Pavilion. Enjoy a buffet breakfast after a short business meeting, and you'll have a chance to win some great prizes! Breakfast tickets are \$9 per person (no charge for members who only attend the business meeting). The deadline for reservations is Friday, February 14, 2025. Complete and return this coupon with payment to any branch. Tickets will be mailed out one week prior to the meeting. Any questions, call 383-5550 x157.

### 2025 Annual Meeting | \$9 per ticket

Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Acct # \_\_\_\_\_ Phn # \_\_\_\_\_

# of Tix \_\_\_\_\_ @ \$9 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, 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**

January 1 . . . . . New Year's Day  
 January 20 . . . . . Martin Luther King Jr. Day  
 February 17 . . . . . President's Day

**Scoreboard**

As of November 30, 2024

Assets. . . . . \$797,200,854  
 Shares. . . . . \$714,756,450  
 Total Loans . . . . . \$313,817,286

**"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)

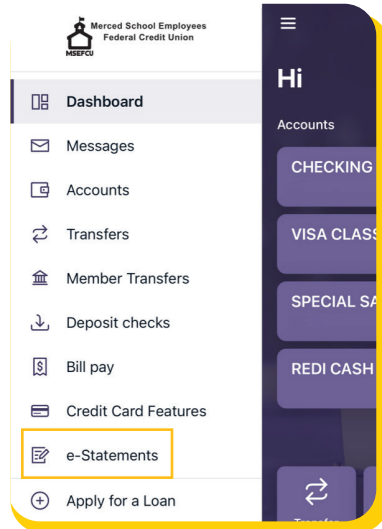
**Loan Appeals Committee**

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

**Access Your Tax Documents with Ease**



**eTax Form**

Show 2 archived eTax Forms

Date	Name
1/18/25	1099-INT
1/18/25	1098

Make tax time easier by signing up for electronic tax documents! It's convenient, secure, and available in just a few steps. Keep in mind, signing up for e-Statements doesn't automatically include tax forms, so be sure to select electronic delivery for "Tax."

**How to Get Started:**

Log in to your Online Banking or Mobile App and click "e-Statements" in the Main Menu.

**If you haven't signed up for e-Statements:**

Follow the prompts to set up your profile.

**If you're already signed up for e-Statements:**

Check your Document Delivery Method preference under "My Profile" to verify that you've selected "electronic" as your delivery method for "Tax" documents.

Once you've signed up, you can view your future electronic tax documents on the homepage under eTax Forms.

*Note: No 1099-INT or 1098 will be generated if your dividend amount is under \$10. Check your December statement for your total dividends.*

Sign up today to enjoy the ease of electronic tax documents next year!

**Living Trust Seminar with Richard Marchini**



Join MSEFCU for a Living Trust Seminar on Wednesday, January 15th at 5:30 pm. This seminar provides a unique opportunity for you to engage in an informative discussion, ask questions, and gain valuable insights into the advantages of living trusts from a seasoned specialist in the field. Meet Rick Marchini, a local attorney who holds a legal masters (LLM) in taxation and has fifteen years of dedicated experience in trusts and estate law. He extends his expertise to our members seeking guidance in estate planning, business planning, and trust and estate administration. The seminar will take place at our Main Branch in the Robert Wayne Training Room. **To reserve seats, please call 209-383-5550 x157 or e-mail us at [events@mercedschoolcu.org](mailto:events@mercedschoolcu.org).**

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

From January 1 - June 30, 2025, 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](mailto: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.

