



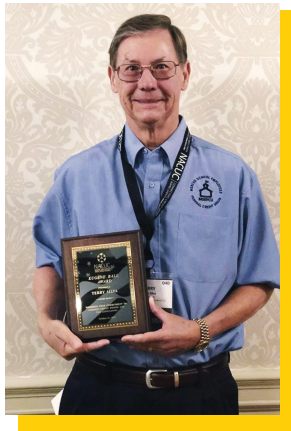
Merced School Employees Federal Credit Union

Credit Union Times

Fresh New MSEFCU Look! | January 2019

Help us give a Warm Welcome to Merced Municipal Employees Credit Union

We are excited to announce that Merced Municipal Employees Credit Union members will soon be part of our membership! The credit unions are in the process of merging to continue empowering all members to achieve their financial dreams. We look forward to offering our new members an expanded range of services and locations. We are thrilled to add them and all Merced City Employees to our MSEFCU family!



NACUC Chairmen's 2018 Eugene Ball Award

We are very pleased to announce that our MSEFCU Board chairman, Terry Silva, was presented with the National Association of Credit Union Chairmen's 2018 Eugene Ball Award. Terry was recognized with this prestigious award at the 42nd Annual Chairmen's Roundtable Forum. He displays outstanding leadership ability and has been a key player in the betterment of our community, MSEFCU, and the whole credit union movement! He never misses a chance to promote our credit union and we are extremely thankful to have such an amazing individual as part of our MSEFCU Team. Terry, you deserve this and so much more. Thank you for all that you do!

MSEFCU's 65th Annual Meeting

Saturday, March 2, 2019 at 6:00 PM
Merced Fairground's Pavilion | 900 MLK Jr. Way, Merced

Join us to celebrate our 65th Annual Meeting. This year's meeting will be held at the Merced Fairground's Pavilion. Enjoy a sit-down dinner after a short business meeting, and you'll have a chance to win some great prizes! Dinner tickets are \$15 per person (no charge for members who only attend the business meeting). The deadline for reservations is Friday, February 15, 2019. Complete and return this coupon with payment to any branch. Tickets are mailed out one week prior to the meeting. Any questions, call 383-5550 x157.

2019 Annual Meeting | \$15 per ticket

Name _____
 Address _____
 City, State, Zip _____
 Acct # _____ Phn # _____
 # of Tix _____ @ \$15 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 #/Inits _____ 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 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 2019

January 1 New Year's Day
January 21 Martin Luther King Jr. Day
February 18 President's Day

Scoreboard

As of November 30, 2018

Assets. \$502,451,078
Shares. \$453,754,013
Total Loans \$206,590,232

"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

Loan Appeals Committee
Steve Bottjer
Stan Hoffman
Harlan Dake
Atsuko Michael
Cary Yanagi

Supervisory Committee
LaVonne Abbs, Chairman
Alice Aguilar, Secretary
Marcia Hall
Cheryl Kelley
Joe Gaestel

www.mercedschoolcu.org

Plan for this Year's Holidays with MSEFCU's Christmas Club Account!

If holiday shopping is wreaking havoc on your finances, join the club. MSEFCU's Christmas club savings account that is! Christmas Club Accounts allow you to save all year long, then we'll automatically transfer the funds into your checking account in October, so you can start shopping before the holiday rush! Make saving even easier by setting up automatic monthly transfers into Your Christmas Club account and be holiday ready without even thinking about it! Even small amounts add up quickly. Just \$5 a week for 52 weeks will add up to \$260 to spend. So get a head start and visit any one of our branches to open your Christmas Club account and start saving for the holidays today!

MSEFCU's Quarterly Quick Tip Don't give out your Username and Password

The identity thieves are at it again, and they are getting more and more devious in their stories and attempts to lure you into their nets. Once they have your personal information, they can wreak havoc on your financial life, costing you hundreds and even thousands of dollars. If anyone asks you for your online banking username or password, you may be tempted to give it to them because it sounds legitimate and there may be money in it for you. Of course, it is a trick. NEVER give out your online banking username or password to anyone, not even your friends or family. Your credit union wants you to be careful and safe, don't become a victim of identity theft. It can cost you big and take months to make right again.

Make Your Dream Home A Reality with A MSEFCU Mortgage Loan

At MSEFCU we offer some of the best interest rates and be sure to wave goodbye to PMI with our 30-year fixed rate loan! From first-time home buyers to refinancing your current home, our experienced team will support you through every step of the home-buying process. We also can work with you on a pre-approved loan so that you know just how much house you can afford to buy because you want a home for life, not a loan for life. So, whether you're hoping to buy a cozy cottage or a sparkling castle, remember to check with MSEFCU to learn how to qualify for the mortgage loan that's in your best interest! Call our Real Estate Department at 383-5550 x181 to make an appointment today!

Direct Deposit with us means a Free Box of MSEFCU Checks!

From January 1-June 30, 2019, 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.

