



Merced School Employees Federal Credit Union

# Credit Union Times

Your Hometown Credit Union | January 2015



*Celebrating 61 Years*

*Thank you for  
your business!*

auto loan special starting at

**1.61%** APR\*

**No payments  
for 60 days!**

January 1-31, 2015

**For more details call 383-5550 x141/142  
or apply online at [www.mercedschoolcu.org](http://www.mercedschoolcu.org)**

\*APR based on credit history and includes a .50% deduction for automatic transfer or payroll deduction. Models 2009 and newer. 60 payments of \$17.36 per \$1,000 borrowed. Terms up to 60 months, longer terms available. No MSEFCU refinance. Rates, terms and conditions subject to change.

## RESOLUTION LOAN

*lets make it happen...*



starting at

**8.99%** APR\*

Borrow from \$1,000 - \$20,000

**For more details call 383-5550 x141/142  
or apply online at [www.mercedschoolcu.org](http://www.mercedschoolcu.org)**

\*Based on credit history. Includes .50% deduction for automatic payment. 36 payments of \$32.28 per \$1,000 borrowed. Terms up to 36 months. Rates, terms, & conditions subject to change.

## DIRECT DEPOSIT WITH US MEANS A FREE BOX OF MSEFCU CHECKS FOR YOU!

From January 1-June 30, 2015, 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 one 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.

## Click. Send. Done. Mobile Deposit is Here.

You can now deposit your checks directly into your MSEFCU checking account with Mobile Deposit, a new feature of our TouchBanking mobile app. It's safe, simple and secure. You can make deposits anytime, anywhere using your smartphone device. To learn more or to apply, visit any branch, call 383-5550 x144, or go to our homepage at [www.mercedschoolcu.org](http://www.mercedschoolcu.org).

\*You must be using cu@home and have installed the TouchBanking mobile app to use Mobile Deposit. Restrictions apply.



**Merced Main and Atwater  
Business Hours:**

Monday ..... 8:30 a.m.-5:00 p.m.  
 Tuesday ..... 8:30 a.m.-5:00 p.m.  
 Wednesday ..... 9:30 a.m.-5:00 p.m.  
 Thursday ..... 8:30 a.m.-5:00 p.m.  
 Friday ..... 9:00 a.m.-6:00 p.m.

**Main Branch Drive-up Teller (weekdays)**  
 Mon. - Thurs. 8:00 a.m. to 5:30 p.m.  
 Fridays 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.  
 Fridays 9:00 a.m. to 6:00 p.m.

**M Street Business Hours:**

Monday ..... Closed  
 Tuesday ..... 8:30 a.m.-5:00 p.m.  
 Wednesday ..... 9:30 a.m.-5:00 p.m.  
 Thursday ..... 8:30 a.m.-5:00 p.m.  
 Friday ..... 9:00 a.m.-6:00 p.m.  
 Saturday ..... 9:00 a.m.-2:00 p.m.

**Los Banos Business Hours:**

Monday - Thursday ..... 10:00 a.m.- 5:00 p.m.  
 Friday ..... 10:00 a.m.- 6:00 p.m.

**Branch Locations:**

Merced-Main ..... 1021 Olivewood Drive  
 Merced-M Street ..... 1935 M Street  
 Atwater ..... 101 Bellevue Road  
 Los Banos ..... 1450 S. Mercey Springs Road  
 www.mercedschoolcu.org

**Mini-Phone Directory**

Merced-Main. .... 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 2015**

January 1 ..... New Year's Day  
 January 19 ..... MLK, Jr. Day  
 February 16 ..... Presidents' Day

**Scoreboard**

As of November 30, 2014

Members ..... 35,561  
 Shares. .... \$368,588,066  
 Total Loans ..... \$134,161,165

**"Volunteers in Action"**

**Board of Directors**  
 Terry Silva, Chairman  
 Mark Bodley, Vice Chairman  
 Susan Walker, Secretary/Treasurer  
 Wayne Hague  
 Ben Duran  
 David Nannini  
 Luis Lara

**Loan Appeals Committee**

Steve Bottjer  
 Stan Hoffman  
 Harlan Dake  
 Atsuko Michael  
 Cary Yanagi

**Supervisory Committee**

LaVonne Abbs, Chairman  
 Alice Aguilar, Secretary  
 Irene Cottrell  
 Cheryl Kelley  
 Jorge Arteaga

*Don't Miss Our 61st Annual Meeting*  
**Saturday, March 7, 2015 at 9:00 AM**  
**Senior Community Center | 755 West 15th St. Merced**

Join us to celebrate our 61st Annual Meeting. This year's meeting will be held at the Senior Community Center. Enjoy a buffet breakfast after a short business meeting, and you'll have a chance to win some great prizes! Breakfast tickets are \$6 per person (no charge for members who only attend the business meeting). The deadline for reservations is Friday, February 20, 2015. 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 x157/159.

*\*Ticket purchases are non-refundable*

**2015 Annual Meeting | \$6 per ticket**

Name \_\_\_\_\_ Acct # \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_ Phn # \_\_\_\_\_

# of Tix \_\_\_\_\_ @ \$6 each Amt. Enclosed \_\_\_\_\_ (circle): check or cash

**Ticket purchases are non-refundable**  
 Return coupon with payment to any branch or mail to:  
 MSEFCU MKTG- MR/NV, PO Box 1349, Merced, CA 95341

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

**LIVING TRUST SEMINAR | March 11, 2015 @ 5:30PM**

Attorney Karen Spinardi, who specializes in estate planning, wills, trust and tax planning, will be sharing the benefits of Living Trusts and Wills on Wednesday, March 11th at 5:30PM in our main branch training room (**Please use the far right side entrance of our building**). Seating is limited so sign up today! Call 383-5550 x157, or e-mail us at [info@mercedschoolcu.org](mailto:info@mercedschoolcu.org).

**WE DO REAL ESTATE LOANS!** With some of our newly

lowered rates, what better time than now to purchase a new home, refinance, or update your current home with a new roof, new paint, or just make needed repairs. With no points or origination fees and minimal closing costs, we've got the right loan to fit your needs and could save you money! Learn more...



**Call our Real Estate Department at 385-0350.**



**BUDGETING, CREDIT & MORE | April 29, 2015 @ 5:30PM**

**Main Branch Robert Wayne Training Room** (far right side of our building)

Come to our free seminar and learn how to create a starter budget, get tips on how to improve your credit and start meeting your long awaited goals. Member seating is limited so sign up today! Visit New Accounts, or call 383-5550 x159, or email us at [info@mercedschoolcu.org](mailto:info@mercedschoolcu.org).



[www.facebook.com/mercedschoolcu](http://www.facebook.com/mercedschoolcu)

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.



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