

# Solutions



3rd Quarter-2015

## MARK YOUR CALENDAR!



Our next HUGE on-site used car sale will be held on **September 17-18, 2015!** Be ready to get Pre-Approved for some top incentives to be announced soon!

### AROUND THE Branch

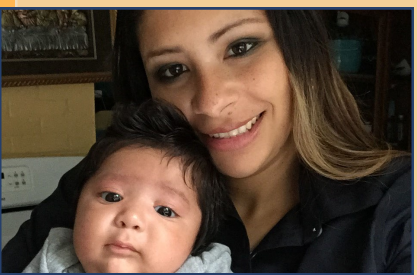
We have some new faces!



Brittney – Teller



Jacqui – Collection Specialist



Irma's baby – Christian Adan Sanchez

### Ten Rules for Successful Money Management

Always remember that the most important factor in using money wisely is not how much money you make, but how you manage your spending! Here are ten rules that can help you achieve financial success.

1. Arrange a family system for handling money and make certain that everyone in the family is involved and understands it.
2. Make a spending plan suited to your own income and needs. Don't try to follow others – a spending plan is a personal system to help you and your family.
3. Decide on your family's most important goals. Spend your money on things that will care for your family's welfare and happiness. Take a minute to decide how important it really is to you and your family, before you make the final purchase.
4. Plan ahead for the entire year. A financial picture of your entire year will be a great guide and can help to meet your family's financial goals.
5. Include all of your income and expenses. It's usually easy for families to determine their income, but getting a grasp on expenses can be

more challenging. Keeping receipts will help you track what you spend more accurately.

6. Use credit wisely. Don't spend more on credit than you can afford to pay on a monthly basis. Responsible use of credit cards will help you establish a solid credit rating and avoid financial problems.
7. Pay yourself first by trying to save 10% of your income. If you can't afford 10%, start with a smaller amount. Treat savings as a monthly bill.
8. Stick to your plan, but don't be afraid to alter your program if you think it needs improvement. Never give up! Be determined and succeed.
9. Review your plan once a month.
10. Hold family meetings to review the progress together.

Need help getting started? As a MCFCU member, you can take advantage of the **GreenPath Financial Wellness program**, a **free** financial education and counseling program. GreenPath counselors are available Monday through Thursday 8 a.m. to 10 p.m. (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 6 p.m. To use this new service, simply call 1-877-337-3399 or visit them on the web at [www.greenpathref.com](http://www.greenpathref.com).

No matter what your destination, let us help you get there.

\$600 • 6 months • 10%APR\* • \$103/month

ASK YOUR LOAN OFFICER ABOUT OUR SUMMER LOAN

It's not too late—APPLY NOW!

\*10% APR (Annual Percentage Rate) for 6 months. Offer Expires 7/31/2015 • Loans Subject to Credit Approval.



Did you know you can become a member on line now without even coming into the Branch? It's convenient and easy. **Tell your friends!** [www.manateecfu.org](http://www.manateecfu.org)

Small steps toward a big difference



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♥ [lovemycreditunion.org](http://lovemycreditunion.org)

roadside assistance up to 50% off other popular plans.

- Emergency tow up to 10 miles
- Outstanding savings on family plans



Want to learn more?  
Use your smartphone to snap this lovemycreditunion tag to visit us online.

## Hours & Holiday Schedule

### Manatee Community Federal Credit Union

604 13th Avenue East  
Bradenton, FL 34208  
Tel: 941-748-7704  
Toll Free: 877-490-8585  
Fax: 941-748-7620  
[www.manateecfcu.org](http://www.manateecfcu.org)

	Lobby Hours	Drive-In Hours
Monday	8 am - 4:30 pm	8 am - 4:30 pm
Tuesday	9 am - 4:30 pm	8 am - 4:30 pm
Wednesday	9 am - 4:30 pm	9 am - 4:30 pm
Thursday	9 am - 5:00 pm	8 am - 5:00 pm
Friday	8 am - 5:30 pm	7 am - 5:30 pm

Holiday Observed	MCFCU Closed
Labor Day	MON September 7, 2015
Columbus Day	MON October 12, 2015



Federally Insured by NCUA

## Need Lower Payments? NO PROBLEM!

*Includes existing auto loans from another institution or a new auto loan.*



Rates as low as  
**1.75%\***  
APR



with our low rates-  
there's no need to think  
outside the box!

\*Loans subject to credit approval and collateral.

Whether you are looking to lower your monthly payment from another institution or getting a brand new auto loan on a used or new vehicle, Manatee Community Federal Credit Union will make the process easy and fast. We offer competitive interest rates and even assistance for the credit challenged with Reliable Ride. Hurry these rates won't last much longer!

Call 941-748-7704 or go to CU Behind the Wheel for all your auto needs.

\*Loans subject to Credit Approval and Collateral.

## CAR SALE REFERRAL PROGRAM:

### EARN \$50!

Refer any non-member to our next car sale by providing them with a referral card (located in the branch) If your referral becomes a MCFCU member, qualifies for a pre-approved loan by September 16, 2015, AND purchases a vehicle at our sale with MCFCU's financing,\*  
**YOU WILL RECEIVE A \$50 GIFT CARD.**

\*subject to credit approval.