

Federally Insured by NCUA

AROUND THE Branch

Annual Meeting

Manatee Community Federal Credit Union members are cordially invited to attend the Annual Meeting. Join us at the annual meeting on January 25, 2017. The terms for the following Directors are up for renewal:

Three-year terms:

- Sherod Halliburton
- Misty Servia

Date: WED January 25, 2017

Time: 5:00 pm

Location: Manatee Community Federal Credit Union
604 13th Ave. East,
Bradenton, FL 34208

Members of Manatee Community Federal Credit Union who are interested in serving as volunteers on the Board of Directors must obtain a petition from the credit union and secure the signatures of at least 1% of the credit union members. The petition must be filed with the Secretary of the credit union no later than November 25, 2016.



ON-SITE USED CAR SALE

OCT 20 & 21, 2016

9:00 AM - 7:00 PM

HUGE SELECTION • DEALER DISCOUNTS • SPECIAL RATES

GET PRE-APPROVED FIRST
for a \$100 gas card & interest rate reduction!

Go to www.manateecfcu.org for details



WIN \$50 OR A Keurig Coffee Maker!

We want to stay connected to our members through Twitter, Facebook and Instagram but in order to do so we need to increase our followers and fans! That's why beginning October 1, 2016 through October 30, 2016 you can have a chance to win \$50 or a Keurig Coffee Maker donated by Enterprise Car Sales.

There is no purchase necessary or membership required just follow these steps*

1. Like or follow us @manateecfcu on Facebook, Twitter, or Instagram.
2. Post #isupportmfcu on your Facebook and share with your family and friends.

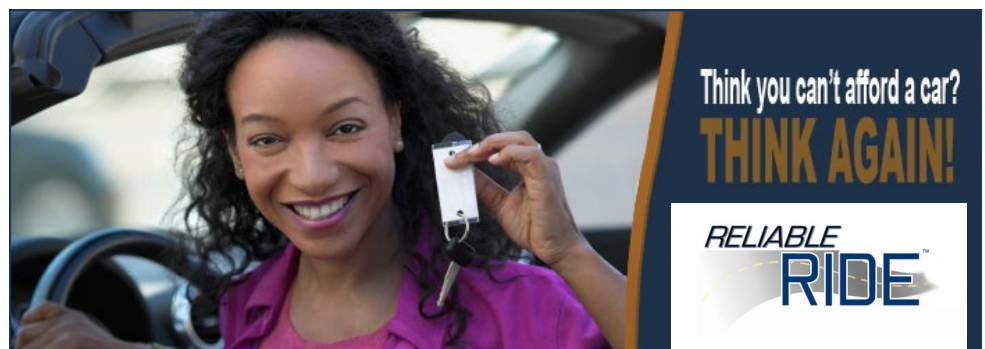
Social Media is a great way to get all the latest CU promotions and educational info as well as up-to-date news such as branch closings, security issues, etc.

*go to www.manateecfcu.org for Official Rules.

INTRODUCING **Allpoint** 43,000 Nationwide SurchARGE-Free ATMs

We are now part of Allpoint! Look for Allpoint surcharge-free ATM access at these convenient locations:

Visit allpointnetwork.com to find ATMs near you!



SOLVE YOUR TRANSPORTATION NEEDS

Reliable Ride™ is a transportation initiative designed to provide low-income families with financial and auto maintenance education to better prepare them for car ownership. Reliable Ride™ offers no haggling pricing, quality vehicles, road side assistance, and affordable financing for individuals who may not otherwise qualify for affordable transportation. To see if you qualify go to www.manateereliableride.com

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**HOLIDAY LOAN OFFER
COMING SOON***

**\$600—7 MONTHS
10% APR*
\$90/mo**



*11/1/16-12/30/16

**Open to qualified borrowers.
Some Restrictions apply.

**Why do over 217 million people
worldwide choose credit unions?**

Because credit unions have a “people-first” philosophy that impels them to constantly improve the communities and lives of their members.

On October 20, 2016, join credit union members around the globe in celebrating International Credit Union Day® and experience the credit union difference.

Visit us and celebrate with your fellow member owners!



Manatee Community Federal Credit Union presents its' 1st Annual Holiday Classic Movie on the Riverwalk. **Mark your Calendars for December 16, 2016**, 6pm-9pm. Bring your family and friends! Sherod Halliburton, MCFCU President, shares his enthusiasm, “It’s going to be so festive and family oriented you won’t want to miss being a part of our 1st Movie on the Riverwalk. I am certain this will become a tradition that the community will look forward to each year. We are kicking it off with one of my favorite movies, ‘It’s a Wonderful Life.’ I hope to see you there!”



Skip - A - Pay is back!



Why not Skip-A-Payment this December to help make your holidays a little merrier. You can skip a payment for every loan you have with us—a **great way to cover those holiday extra expenses**. Just fill out this form below and bring it to the branch, fax, or mail it. **Must be received by November 30, 2016, at 4:30pm.** This special is available for a low fee of \$25 per loan which we’ll conveniently deduct from your savings account. *Some restrictions apply.**

Official Skip - A - Payment Request

Name _____ Account # _____

Loan Number(s) and description for Skip-A-Payment Loan

(Example): Loan #1 2011 Cadillac Escalade

Loan #1 _____

Loan #2 _____

Loan #3 _____

Signature _____ Date _____

*Members that are delinquent on any loan or are not in good standing are not eligible for this promotion. For 2016 December Skip-A-Payment all loans must be current by 4:30pm on November 30, 2016. Reminder: The credit Union will be closed 11/24/16—11/27/16. The holiday Skip Request must be received by close of business 11/30/16. Mortgage loans, MasterCard, past due loans, and payments already credited are not eligible for this special Skip-A-Payment offer. I understand finance charges will continue to accrue and that my loan maturity date will be extended. Regular monthly payments will resume January 2017. There will be a \$25.00 processing fee per loan. By participating in Skip-A-Payment, you may be altering your Gap Policy Benefits.

Hours

| | 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 Schedule

| Holiday Observed | MCFCU Closed |
|------------------|--|
| Columbus Day | MON October 10, 2016 |
| Veterans Day | FRI November 11, 2016 |
| Thanksgiving | THU November 24 2016 & FRI November 25, 2016 |
| Christmas | MON December 26, 2016 |
| New Years' Day | MON January 2, 2017 |

www.manateecfcu.org