

Back To Our Roots

Dear Valued Members,

I would like to take a moment to share some exciting news on changes happening at your credit union. Manatee Community FCU was created over sixty years ago with the primary mission to serve Tropicana employees. We eventually expanded to include other employment groups. As times change and peoples' needs change, we too had to evolve. That evolution resulted in over a decade ago moving away from serving groups exclusively to serving the at-large community. We have had success being there to support the financial needs of all of our new and old members. We are very proud of our time serving the at-large community along with all of our old friends from Tropicana/PepsiCo. My time as your President/CEO has taught me that sometimes there can be value in looking back as you move forward. In that vein I would like to announce that NCUA has approved the credit union's request to go back to its roots allowing us to once again serve employment groups as well as retaining the ability to serve parts of Manatee and now Sarasota Counties.

We have changed our charter from community to multiple common bond, requiring the credit union to remove Community from our name. Though we are excited to continue to serve our community, we eagerly look forward to once again being able to serve employment groups as well. Credit Unions have thrived for almost a century focusing on serving groups. We have had the good fortune to experience success serving employment groups and more recently serving the community. We are fortunate to have identified wonderful employment groups eager to join our family. Changes bring excitement and new opportunities.

As we seek to grow and provide our members with better products and services we felt our institution would be better served by not limiting our reach to simply Manatee County residents. With that being said I would like to proudly announce the credit union has



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had its new name approved by NCUA. **As of December 1, 2020, we will be known as Financial Access Federal Credit Union. We are a mission-based institution and our name now reflects that mission. We are committed to providing our members with access to the best products and services in order to achieve their individual and collective financial goals.** This is an exciting time and I would like to thank each and every one of you for your membership. You will still be able to invite your family, friends, and even some neighbors to join the credit union. In December you will also be able to invite your employer to become a part of our family. We look forward to getting through the remainder of 2020 with good health and look toward prosperity in 2021. Be on the lookout for more news on this exciting development in the coming days. As always thank you for trusting us with your financial services and stay safe.

Sherod A. Halliburton
President/CEO
Financial Access Federal Credit Union



1. Create a Budget & Shopping List. Determine who you need to buy for and how much you want to spend on each person.
2. Shop Online and take advantage of exclusive discounts and sales. Watch for shipping costs, but also recognize you're saving yourself time and gas money by shopping from home.
3. Gift Exchange Plan. Consider putting names in a hat, with each person drawing one to determine who they buy their gift for.
4. Purchase gifts as a group versus buying separately to save money while being able to buy one big gift someone really wants.
5. Start early to comparison shop. Not only does this curb impulse buying--starting early can also result in lower shipping costs, which typically increase as the holidays approach.
6. Make your gifts such as craft-making, baking and cooking.
7. Buy holiday supplies early right after the holidays have ended.
8. Start Saving Early with a MCFCU Club Account. It never hurts to start stocking away a little extra money throughout the year.

If short on cash, MCFCU's low interest Holiday Loan is coming on 11/1/20. Watch for details soon.



Best Practices: For Using Person to Person Apps to Send Payments

MCFCU wants to help you keep your money safe. To do so, follow these best practices for recognizing and avoiding scams when using person to person apps:

1. Never share your passwords or give others access to your email.
2. Always keep your passwords in a secure place.
3. Beware of people that request any of your account information.
4. Make sure you are securely signed into your person to person app before using the chat feature to discuss any details of your account.
5. If a person to person app offers a debit card, use their debit card for your transfers within the app, this protects access to your bank account.

When sending money to another we encourage you to use Zelle®--a convenient way to send money using your mobile banking app or online banking account.



RAYMOND JAMES®



Who Is Raymond James?

Since 1962, Mr. Raymond and Mr. James, who formed Raymond James, have been committed to providing customized investment and financial planning for individuals, families and businesses.

A Raymond James Financial Services branch is located at Manatee Community Federal Credit Union that offers brokerage, variable insurance and annuity products, and many other services the Credit Union may not offer.

Your contact person is Jim Zientara, Financial Advisor, at 941-224-1347. Feel free to contact him with your financial questions. His purpose is to provide investment consulting and financial planning for those seeking their needs, wants, and wishes.

Whether you need financial planning, investment management, retirement planning, estate planning, tax planning, advisory services, cash management, risk management, or something else, contact Jim.

Because of the COVID-19, our lobby is closed for the time being, but call him to set up an appointment at a mutually convenient location. He gets started with a complimentary review of your situation. Then we will have a conversation about where you are today, where you are going, and how best to get there, with a detailed analysis of your current portfolio.

Whether young, about to retire, or retired, we're all here to help educate you to achieve your goals of asset growth, asset preservation, and enhancing your life. Come find out how Jim is serving the members at Manatee Community Federal Credit Union. He looks forward to your call at (941) 750-6818 to set an appointment.

Jim Zientara is a Financial Planner with Raymond James Financial Services, Inc. Member FINRA/SIPC. Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc. He can be reached at 941-750-6818 or at www.raymondjames.com/jz with office at 11009 Gatewood Drive, Suite 101, Lakewood Ranch, FL 34211. Any opinions are those of Jim Zientara and not necessarily those of Raymond James. This material is being provided for information purposes only, and is not a complete description, nor is it specific investment advice. Consult a financial advisor about your unique situation. Raymond James Financial Services and its advisors do not provide advice on legal issues or tax matters. Securities offered through Raymond James Financial Services, Inc., member FINRA/SIPC, and are not insured by credit union insurance, the NCUA or any other government agency, are not deposits or obligations of the credit union, are not guaranteed by the credit union, and are subject to risks, including the possible loss of principal. MCFCU is not a registered broker/dealer and is independent of Raymond James Financial Services, Inc.

AROUND THE BRANCH

Lobby Hours (Closed)	Drive-Thru Hours
Monday 8 am - 4:30 pm	8 am - 4:30 pm
Tuesday 9 am - 4:30 pm	9 am - 4:30 pm
Wednesday 9 am - 4:30 pm	9 am - 4:30 pm
Thursday 9 am - 5:00 pm	9 am - 5:00 pm
Friday 8 am - 5:00 pm	8 am - 5:00 pm

MCFCU Closed	Holiday Observed
Columbus Day	MON October 12
Veterans Day	WED November 11
Thanksgiving Day	THUR/FRI November 26 & 27
Christmas Eve	THUR December 24th (Early Close-1pm)
Christmas Day	FRI December 25
New Year's Eve	THUR December 31st (Early Close-1pm)
New Year's Day	FRI January 1, 2020