Disaster Preparedness

As the hurricane season rapidly approaches, MCFCU is committed to providing continuing financial services at all times to our members. This article is intended to provide information and resources to assist our membership in their preparation for this year’s season as well as inform our members of the credit union resources in the event our office is closed due to a natural disaster. For hurricane preparedness information, please visit www.nhc.noaa.gov to access the National Hurricane Center’s website. Resources are available for developing a family plan, creating a disaster kit and much more!

Account Access

Manatee Community Federal Credit Union has three ATMs available – two at the main office located at 604 13th Avenue East, Bradenton, and one at the Tropicana Plant next to the payroll window. We will strive to keep these ATMs available for our membership’s use. In the event these ATMs are not accessible, we have partnered with several ATM networks that will give our membership the ability to access cash anywhere in the United States. The PRESTO! Network, located at Publix stores, is available throughout Florida. CU Here Select, CU24, CU Here, MONEYPASS, PLUS and The Exchange networks allow access nationwide. Remember to plan ahead if you need to make a cash withdrawal. If the power goes out, ATMs will not work!

Branch Accessibility

If the branch is not accessible, you may immediately utilize our CO-OP Shared Branch network to locate a participating branch at www.ss4cu.com, or download the CO-OP Shared Branch Locations Android or iPhone app, or call 888-748-3266. We will also strive to provide an alternate site for member access. As soon as it is available, the location of any alternate site will be posted on a sign outside the credit union main office as well as on our website at www.manateeecfcu.org. We will also place a message on our phone system with the information. Just call the office at 941-748-7704 for updates.

Branch Closures

Hurricane Watch
It is the intention of the credit union to remain open during a Hurricane Watch as long as possible to provide for the needs of our members.

Hurricane Warning
MCFCU is committed to the safety and well-being of our staff as well as our members. In order to ensure our staff is able to provide for their families, the credit union will close if a Hurricane Warning is issued and landfall conditions are possible in our locality. We will reopen as quickly as possible to serve our membership depending upon the amount of physical damage incurred, availability of power and telephone communications and how quickly local authorities are able to clear the areas around the credit union branch.
NEED MONEY FOR A LITTLE SUMMER FUN?

SKIP-A-Payment & use the extra cash for a summer getaway!

Why not Skip-A-Payment this July to help make your Summer a little brighter. You can skip a payment for every loan you have with us—a great way to cover your summer fun expenses. Just fill out the form below and bring it to the branch, fax, or mail it. Must be received by June 30, 2016, at 5:00pm. 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 July Skip-A-Payment all loans must be current by 5:00pm on June 30, 2016. 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 August 2016. There will be a $25.00 processing fee per loan. By participating in Skip-A-Payment, you may be altering your Gap Policy Benefits.

Keeping up with Technology

Available now - Safe Secure Mobile Banking right at your fingertips with our very own MCFCU APP! Go to www.manateecfcu.org or visit your App Store.

Chip Cards are Rolling Out!

We are in the process of converting to Chip Cards for all of our Debit and Credit Cards. Chip cards will provide an added safeguard against fraud. You will automatically receive your new chip card when your current card expires.

Hours

<table>
<thead>
<tr>
<th>Hours</th>
<th>Lobby Hours</th>
<th>Drive-In Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monday</td>
<td>8 am - 4:30 pm</td>
<td>8 am - 4:30 pm</td>
</tr>
<tr>
<td>Tuesday</td>
<td>9 am - 4:30 pm</td>
<td>8 am - 4:30 pm</td>
</tr>
<tr>
<td>Wednesday</td>
<td>9 am - 4:30 pm</td>
<td>9 am - 4:30 pm</td>
</tr>
<tr>
<td>Thursday</td>
<td>9 am - 5:00 pm</td>
<td>8 am - 5:00 pm</td>
</tr>
<tr>
<td>Friday</td>
<td>8 am - 5:30 pm</td>
<td>7 am - 5:30 pm</td>
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</tbody>
</table>

Holiday Schedule

<table>
<thead>
<tr>
<th>Holiday Observed</th>
<th>MCFCU Closed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Memorial Day</td>
<td>MON May 30, 2016</td>
</tr>
<tr>
<td>Independence Day</td>
<td>MON July 4, 2016</td>
</tr>
</tbody>
</table>

www.manateecfcu.org

Small steps toward a big difference