

Solutions



2nd Quarter-2015



Time to Switch to Sprint?

Looking for a good reason to switch your wireless company? How about this ...
Manatee Community Federal Credit Union members get exclusive savings with the Sprint Credit Union Member Discount:

- Get a **10% discount** on select regularly priced Sprint monthly service
- Have your **activation fee on new lines waived** (up to \$36 in savings)
- Have your **upgrade fee waived** (up to \$36 in savings)

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit www.Sprint.com/verify or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership.



TOP 5 Reasons

you should get a Manatee Community Federal Credit Union Auto Loan:

To purchase a new or used vehicle or to refinance an existing vehicle.

1. Lower payments- We currently are offering rates as low as 2.24%.* With rates this low, it's the perfect time to think about buying or refinancing.

2. Research Before You Buy – Access our free CU Behind the Wheel Program at www.manateecfcu.org to research vehicles, obtain reviews, view dealer inventory, get trade-in values and more.

3. Protection Products – We offer products to help protect your investment. If your family would have difficulty making monthly payments in the event of a death or disability, Payment Protection could be right for you. GAP coverage closes the "gap" between the vehicle's value and the amount owed on the loan if your car is stolen or totaled. Major Mechanical Protection pays for parts and labor, excluding wear and tear, on most vehicles 10 years old or newer.

4. Easy Online Application Process Get preapproved to determine what you can afford before you start looking. A Credit Union Pre-Approval gives you buying leverage and flexibility & helps you to avoid strong-armed dealer tactics.

5. Reliable Ride Program - Now there is a viable solution to your transportation challenges. Thanks to a joint initiative between the United Way of Manatee County, Manatee Community Federal Credit Union, and Enterprise Car Sales, a car purchase program for low-income families has been developed. For more information please visit www.manateereliableride.com/ or contact Tameka Burch-Moore at tbmoore@uwmc.net or 941-748-1313.

*Loans subject to credit and collateral approval. Additional rate discounts available.



Congratulations



MCFCU is the Proud Sponsor of the Manatee Soccer League – Division "A" Champions Community Team: Colima!

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, 2015, 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 2015 July Skip-A-Payment all loans must be current by 4:30pm on June 30, 2015. 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 2015. There will be a \$25.00 processing fee per loan. By participating in Skip-A-Payment, you may be altering your Gap Policy Benefits.

Small steps toward a big difference

Solutions



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LOWER YOUR RATE- LOWER YOUR PAYMENTS

We are currently offering Auto Loan Rates as low as 2.24% APR.* This means lower payments to help with your budget.

Call or stop by the branch to discuss your auto loan options with one of our Financial Service Representatives. No appointment necessary.



*Loans subject to credit and collateral approval. Additional rate discounts available.

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

	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
Memorial Day	MON May 25, 2015
Independence Day	FRI July 3, 2015



Federally Insured by NCUA



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 onsite 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, MONEY-PASS, 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, we will 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.manateecfcu.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 re-open 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.