

Winter Issue 2019

Lobby Hours:

Monday, Tuesday, Thursday, Friday: 8:00am - 5:00pm

Wednesday: 10:00am - 5:00pm

Location:

1558 - 1st Street
Sarasota, FL 34236

(941) 953-6744

Fax: (941) 365-4966

SAMM: (800) 860-5704

www.1streetcu.com

Holiday Closings:

Martin Luther King Day

Monday, January 2, 2019 (Closed)

President's Day

Monday, February 18, 2019 (Closed)

Memorial Day

Monday, May 27, 2019 (Closed)



You can visit more than 200 of our shared branch locations. To find out more visit www.xtendcu.com or call (941) 953-6744

Wake up Your Dormant Account in 2019

If you have a dormant account at your Credit Union, you're neglecting an asset that could be working for you. Dormant accounts cost the Credit Union as well. When your account remains inactive we have to charge a fee. After an account is inactive for 12 months or has been considered abandoned for 5 years we have to send the account balance to the State of Florida. To avoid our dormant account fee or remittance of your money to the state, please make a deposit into your account at least once every 12 months. An easy way to remember is to reward yourself by making a deposit on your birthday!



On the Move

Whether you're headed to your second home for the season, downsizing or seeking space for your growing family, if you're on the move, please keep the Credit Union posted. We want to make sure important tax and other account information finds its way to you, so please advise us of a current mailing address.

Also, there is no need to close your account whether you are moving cross-town or cross-country. You can take the Credit Union with you. For cash, you can visit over 5,000 Shared Branching Locations worldwide. To find the closest Shared Branching Center, download the CO-OP Shared Branching App or visit them at <https://co-opcreditunions.org/locator/>.

Your Credit Union debit cards and credit cards are accepted virtually everywhere and with e-Statements, our online Home Banking portal and other electronic services, the Credit Union is always a couple clicks away. Don't leave us behind! We're your financial partner for life!



The Credit Union will hold its 68th Annual Meeting on Wednesday, March 20, 2019. There will be more information posted in our lobby, on our website and on our Facebook page in the near future. Stay tuned!

ENTER FOR A
CHANCE TO **WIN!**



**ENROLL IN E-STATEMENTS
FOR A CHANCE TO
WIN A YETI COOLER**

See back for details



1st Street Credit Union is an Equal Housing and Equal Opportunity Lender.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA a U.S. Government Agency.

Monday - Friday
5:00pm - 8:00pm

Wednesday
8:00am - 10:00am

Saturday
8:00am - 5:00pm



Annual Privacy Policy

You can be confident that your financial privacy is a top priority of Sarasota Municipal Employees Credit Union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact the Credit Union at 941.953.6744. We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either service to us or additional financial products for you to consider. Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other financial institutions with whom we have joint marketing agreements. To protect members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to them to other third parties. We collect and may disclose nonpublic personal information about you from the following services:

- Information we receive from you on membership and loan applications and other forms.
- Information about your transactions with us or others.
- Information we receive from a consumer reporting agency, and
- Information obtained when verifying the information, you provide on an application or other institution where you conduct financial transactions.

Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. (1) Tell us your name and account number (if any). (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (5 business days for Visa Check Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for Visa Check Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.



ENROLL IN E-STATEMENTS FOR A CHANCE TO WIN A YETI COOLER

One (1) Prize Winner will be selected on or about March 5, 2019 by a random drawing from all qualified entries received by a participating credit union between January 1, 2019 and February 28, 2019. Eligible members can enter the contest by enrolling for e-Statements through It's Me 247 Online Banking by clicking on "Info Center" and then "eStatement Options" and completing the enrollment. No purchase necessary. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law.

Our Board of Directors:

1st Street Credit Union's Board of Directors are charged with overseeing the operations of the Credit Union and setting goals that it would like to see the Management and Staff accomplish. The Board is comprised of volunteers that are elected by the members of the Credit Union, at the annual meeting.

Board of Directors: Randy Boyd | Paul Kurtz | Dr. Clifford Smith | Norman Stockton | Maggie Sumney

Supervisory Committee: April Bryan | Sharon Hurskin | Michele Keeler | Kathie Micko