

Winter 2020

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:

MLK Day

Monday, January 20, 2020

President's Day

Monday, February 17, 2020



Ahh, the New Year! Nothing quite puts you in the “fresh start” spirit than the beginning of a New Year. We want to help you check off those resolutions and bucket list items you’ve been dreaming about. A wedding, debt consolidation, home improvements, an epic vacation top many people’s lists. Start off by writing down your goals. Vividly describing your goals in written form is strongly associated with goal success, and people who very vividly describe or picture their goals are anywhere from 1.2 to 1.4 times more

likely to successfully accomplish their goals than people who don’t. (Mark Murphy, CEO of Leadership IQ). Our 2020 Goals Loan offers a low, competitive rate with amounts and terms to fit your needs and can help you achieve some of those goals you want to make a reality. This loan offer expires on Valentine’s Day!

SAVE THE DATE: ANNUAL MEETING NOTICE

Wednesday, March 27th | 6PM

Robert L. Taylor Center | 1845 34th Street, Sarasota, FL 34234

ENTER
for a chance
TO WIN



**ENROLL IN E-STATEMENTS
FOR A CHANCE
TO WIN A YETI COOLER
& 30oz TUMBLERS**

Keep your **CARD SAFE AT GAS PUMPS & ATMS**

- Choose gas pumps closest to and within sight of cashiers.
- Use ATMs in well-lit, secure locations. Avoid stand-alone ATMs in corners of stores or out-of-the-way areas.
- Look at the card reader slot and surrounding area for anything that looks out of place, mismatched, or lose.
- Make sure no one is watching you enter your PIN, or filming you on a cell phone.

Visa Credit Cards

Our Visa Platinum Cards offer low rate or a great rate plus reward. Ask us about a balance transfer special. This is the card you want as your primary card.

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.

Top Do's and Don'ts FOR PERSONAL LOANS

1. Do use it to consolidate debt. Put all high-interest credit card debt and payday loans into one loan with a fixed rate, a fixed monthly payment, and a closed-end term. You'll save money and make debt management a lot simpler. Be sure to close any credit cards you pay off so you don't rack up another large bill.
2. Do use it to finance renovations on your home. Be smart about your renovations, though, and only choose those that will increase your home's value.
3. Do use it for moving expenses. Whether you're moving cross-country for a job opportunity or another reason, a personal loan can help pay to transport your car, to move your belongings, and to buy furniture for your new residence.
4. Do use it to pay for large, unexpected expenses, like a funeral or adoption costs.
5. Do use it to foot medical bills, especially for things that are not covered by most insurances such as fertility treatments, large dental treatments and cosmetic surgery.
6. Don't use it to pay for everyday expenses. If you find yourself doing this, you may be in financial trouble. Speak to a GHS Federal credit union representative for help with debt management and general guidance.
7. Do use it to purchase a car, boat, or RV.
8. Do use it to take a dream vacation. Don't do it twice a year, but a personal loan can help you finance your trip for a milestone anniversary or another special occasion that warrants extravagant vacation.
9. Do use it to pay for a wedding. A personal loan will give you more flexibility than a wedding loan.

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One (1) Prize Winner will be selected on or about March 5, 2020 by a random drawing from all qualified entries received by a participating credit union between January 1, 2020 and February 28, 2020. 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.

Grant Opportunities

School is in full swing and our grant opportunities are now available. The deadline is Friday, May 29, 2020. The Credit Union will be awarding two \$1,000 scholarships. This money can be used for college, vocational training, job improvement training etc.

You Like Us!
You Really Like Us!



Go Green!
Switch to eStatements



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