

Winter 2022

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

Access your accounts 24/7 with
Mobile and Online Banking.

Holiday Closings:

MLK Jr. Birthday
Monday, January 17, 2022

Washington's Birthday
Monday, February 21, 2022

Your Dreams Are Possibilities
WITH YOUR HOME'S EQUITY



Unlock the Door to your Possibilities with a 1st Street Equity Loan or Home Equity Line of Credit (HELOC).

With a Home Equity Loan or HELOC from 1st Street Credit Union, you can consolidate debt, remodel your home, make home repairs, install a swimming pool, pay tuition and more. You've worked hard to build your home's equity, so why not let it work for you?

1st Street offers a Home Equity Loan and HELOC option for your financial needs. To learn more about the right option for you, *please call us at 941.953.6744 to speak with one of our knowledgeable financial service representatives or stop by our branch on 1st Street.*



Grant Opportunities

The Earl Parker Grant will be accepting applications now until Friday, April 22, 2022. The Credit Union awards two \$1,500 scholarships. This money can be used for college, vocational training, job improvement training etc.



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.



Our members are welcome at surcharge-free CO-OP ATMs and CO-OP Shared Branch locations from coast to coast. That means you can take advantage of:

- Nearly 30,000 surcharge-free ATM locations – that's more than just about any bank, anywhere
- Surcharge-free ATMs at convenient retail locations
- More than 5,000 convenient branch and self-service locations covering all 50 states
- ATM and Shared Branch locator tools, including mobile app, Internet and phone

Just visit allCO-OP.org or call 1-888-748-3266

Please note: ATMs or Shared Branch locations may have daily withdrawal limits set by the participating Credit Union

Over the past 5 years, the Credit Union has expanded its products and services. You may not be familiar with everything offered by your Credit Union. Here are the current products and services offered by the Credit Union:

Deposit Accounts – Savings Accounts, Checking Accounts, Money Market Accounts, Certificates, Individual Retirement Accounts (IRAs), Christmas, Vacation and Club Accounts

Loans – Home Equity, Home Equity Lines of Credit, Automobile, Boat, Motorcycle, ATV, Recreational Vehicle (RV), Personal, Line of Credit, No Credit Check, and VISA Credit Cards

Services – Direct Deposit, Payroll Deduction, Online Banking, Mobile Banking, CO-OP Shared Banking, Mobile Check Deposit, Bill Pay, VISA Debit Card, VISA Gift Card, e-Statements, e-Lerts, e-Notifications, Telephone Banking, Text Banking, Check Images Online, Identity Theft Protection, GAP, Extended Warranty, Credit Disability and Life on Loans, Financial Counseling, and Notary Service.

In 2022, we will be converting to a new credit card and debit card provider. We will also be offering Google Pay and Apple Pay to make your life easier. Be looking for more information in the 2nd quarter. Just one more way we are making your life easier in 2022!!

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.

