

Spring 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:

Memorial Day

Monday, May 25th, 2020

Independence Day

Friday, July 3rd, 2020



Have you been dreaming of remodeling your kitchen, adding a swimming pool or adding on that much needed room?

A Home Equity (HE) loan or Home Equity Line of Credit (HELOC) loan can be a money saving option to finance your next project. Here's a quick look at how these two loans compare:

Home Equity (HE) - A lump sum loan that uses your house as collateral, just like your primary mortgage - Lower rates which mean lower monthly payments than traditional loans - Fixed repayment period - Interest could be tax deductible.

Home Equity Line of Credit (HELOC) - A form of revolving credit, similar to a credit card – you get approved for a specific amount of credit then draw money as you need it up to that set limit during a draw period (the time frame of your loan) - Flexible spending for all types of needs such as college, home improvements, debt consolidation or have money available for emergency repairs - Variable rate - Interest could be tax deductible.

When you are considering a loan to help finance your home improvements, every lending need is different. Contact Crystal, Perry, Dawn or Steve at 941.953.6744 or email them at lending@1streetcu.com to explore the loan options that best fit your project!

Final Reminder - 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.

ENTER
for a chance
TO WIN



**LOG IN TO MOBILE BANKING
FOR A CHANCE TO WIN A
KITCHENAID STAND MIXER**

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.



Welcome to 1st Street Credit Union

Here are some of the familiar and new faces you will see at the Credit Union

Crystal Avery

Vice President of
Lending and Operations



Giulia Tufano

Assistant to the
President/CEO



Steve McCarthy

Operations Analyst



Algis Liskunas

Collections Officer



Dawn Gonzalez

Member Services
Representative



Deb Colasante

TeleServices
Representative



Perry Roberts

Member Services
Manager



Joanne Cinelli

Teller



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STAND MIXER



One (1) Prize Winner will be selected on or about June 5, 2020 by a random drawing from all qualified entries received by a participating credit union between April 1, 2020 and May 31, 2020. Each time an eligible member accesses their credit union account by logging in to It's Me 247 Mobile Web Banking during the contest period they will be entered in the contest allowing for multiple entries. No purchase necessary. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law.

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 | Kathie Micko