

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.



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Call Center Hours:

Monday - Friday

Wednesday

Saturday 8:00am - 5:00pm

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



Dawn Gonzalez Member Services Representative





Giulia Tufano Assistant to the President/CEO



Deb Colasante TeleServices Representative



Steve McCarthy Operations Analyst



Perry Roberts Member Services Manager

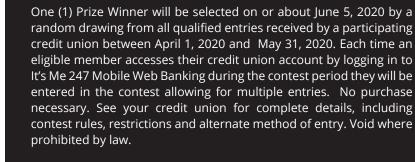


Algis Liskunas Collections Officer



Joanne Cinelli Teller







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.