

**Summer 2021**

**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](http://www.1streetcu.com)

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

**Holiday Closings:**

**Independence Day**  
Friday, July 3rd

**Labor Day**  
Monday, September 6th

**How to Download the Mobile Banking App**

1st Street Mobile Banking (version 5.0) uses the latest security features to offer a fast and convenient way to access your 1SCU accounts anytime, anywhere. Just download our app for your Apple® or Android™ phone, or if you're a hardcore text user, try our text (aka SMS) banking service.



With the mobile app loaded onto your Apple iPhone or Google Android device, is just the start. You can also:

- Make a deposit using Mobile Deposit Anytime
- Log in using your fingerprint (may not be available for all devices), four-digit code or facial recognition
- View Account Balances
- View Account Transactions
- View Dividend Information
- Transfer funds between your accounts and loans
- Turn on/off your Debit Card
- Open a new Sub-Account
- Open a new Certificate
- See Pending ACH items
- Setup Overdraft Services
- e-Alert Subscriptions
- View e-Statements
- Pay Anyone (P2P)
- Enroll and Setup Bill Payments
- Be assured that your information is safe and secure!

**How to Download Mobile or Tablet Banking Apps**

- Open the appropriate App Store on your compatible Android™ or iPhone® device
- Search for "1st Street Credit Union" and select the app
- Select "Install"
- Accept the Terms & Conditions and Download
- Open the App after the Download is complete
- Log in using your Online Banking User ID and password
- Start banking at your convenience whenever and from wherever you are!

**ENTER FOR A CHANCE TO WIN!**



USE YOUR DEBIT CARD  
WITH SIGNATURE FOR  
A CHANCE TO WIN A  
**55" 4K TV**

See Credit Union 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.

## Five Tips for Buying an RV

Buying an RV is a little more complicated than buying a car, so it's important to do some research first. Here are tips to get the best recreational vehicle for you and your family's needs:

1. Know the different types of RVs. With different options available, you'll want to research which RV type is best for your needs before you begin shopping.
2. Know your state's licensing requirements. Be sure to contact your DMV to find out your state's requirements before you buy. You may need a commercial driver's license.
3. Decide how much RV you need. Think about how much RV you'll need for yourself and your family. And, you'll want to know exactly how much the RV you want weighs, as well as its height.
4. Make sure your vehicle can handle the RV's weight. If you're buying a towable trailer rather than a self-contained motorhome, you'll need a vehicle that can handle its weight.
5. Have the RV of your choice inspected before you buy. Don't be shy about hiring your own specialist to inspect the RV rather than using the dealer's.



### 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.*

## Three HELOC Uses You May Not Have Considered

Maybe it's allergies talking, but a HELOC\*, or home equity line of credit, sounds like something someone would yell when sneezing rather than a surprisingly versatile resource to help meet your financial objectives. By borrowing against the equity in your home, and with a competitive rate to work with, you have lots of flexibility in how a HELOC can work for you.

By making your home work for you, you could use the equity to wrap up those home remodeling plans you have been putting off. Or, you might consider using it to take a family vacation. And, of course, you could use that equity to consolidate outstanding debts with a loan at a lower interest rate and combined monthly payment.

A HELOC is nothing to sneeze at, and the opportunities one can provide are substantial. We encourage you to contact our team today to discuss the countless possibilities a HELOC can offer you!

*(For more details, please visit Real Estate Loans for more information. Loans subject to approval.)*



## ENTER FOR A CHANCE TO WIN!

USE YOUR DEBIT CARD  
WITH SIGNATURE FOR A CHANCE  
TO WIN A

**55" 4K TV**

One (1) Prize Winner will be selected on or about September 5, 2021 by a random drawing from all qualified entries received by a participating credit union between July 1, 2021 and August 31, 2021. Each time an eligible member uses their debit card with their signature during the contest period they will be entered in the contest allowing for multiple entries. PIN-based transactions will not be entered in the contest. 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

