

*Fall 2019*

**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)

**Holiday Closings:**

**Columbus Day**

Monday, October 14, 2019

**Veteran's Day**

Monday, November 11, 2019

**Thanksgiving Day**

Thursday, November 28, 2019

**Day after Thanksgiving**

Friday, November 29, 2019

**Christmas Day**

Wednesday, December 25, 2019

**Phishing:  
Don't Take the Bait**



Don't Feed the Phish! Phishing is a method in which fraudsters try to obtain personal information from unsuspecting consumers through deceptive emails or creating malicious websites. These fraudulent attempts also come by way of phone calls or text messages, known as Vishing and Smishing.

The primary goal for the fraudster is to trick you into entering sensitive data such as your bank or credit card numbers, online login credentials, ATM PIN numbers, social security number or other personal information. Once the fraudster has access to this sensitive information, they will attempt fraudulent withdrawals from your accounts, attempt to open credit in your name or commit other crimes by identity theft.

Protect Your Information – Beware of emails, messages or phone calls asking to verify your personal information or credit card numbers. Legitimate companies won't send emails asking you to do this. If in doubt, call the company to verify. Make sure to look up their phone number through other means and not by calling the number provided in the email.

**Learn more from these online resources:**

**Florida's Attorney General Office:**

[myfloridalegal.com/pages.nsf/Main/D3C503749286AF3885256E4C0072015D?OpenDocument](http://myfloridalegal.com/pages.nsf/Main/D3C503749286AF3885256E4C0072015D?OpenDocument)

**Federal Trade Commission:**

[www.consumer.ftc.gov/scam-alerts](http://www.consumer.ftc.gov/scam-alerts)

**International Credit Union Day:  
Thursday, October 17, 2019**



International Credit Union Day has been celebrated on the third Thursday of October since 1948. The ultimate goal is to raise global awareness about the great work that Credit Unions and other financial cooperatives are doing around the world. International Credit Union Day is October 17, 2019. Check out Facebook and the website for additional details.

**ENTER FOR A  
CHANCE TO WIN!**



**ENROLL IN BILL PAY FOR A  
CHANCE TO WIN AN IROBOT  
ROOMBA ROBOT VACUUM**

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.



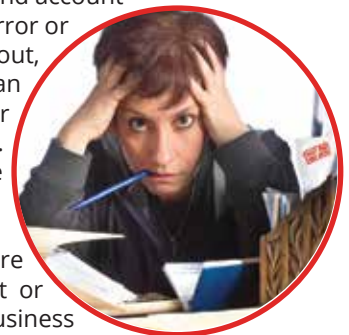
## Annual Privacy Policy

You can be confident that your financial privacy is a top priority of 1st Street Credit Union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact the Credit Union at 941.953.6744. We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either service to us or additional financial products for you to consider. Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other financial institutions with whom we have joint marketing agreements. To protect members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to them to other third parties. We collect and may disclose nonpublic personal information about you from the following services:

- Information we receive from you on membership and loan applications and other forms.
- Information about your transactions with us or others.
- Information we receive from a consumer reporting agency.
- Information obtained when verifying the information, you provide on an application or other institution where you conduct financial transactions.

## Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed in this disclosure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. (1) Tell us your name and account number (if any). (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error.



If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (5 business days for Visa Check Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for Visa Check Card point-of-sale transactions processed by Visa and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

**ENTER FOR A CHANCE TO WIN!**

**ENROLL IN BILL PAY FOR A CHANCE TO WIN AN IROBOT ROOMBA ROBOT VACUUM**

One (1) Prize Winner will be selected on or about December 5, 2019 by a random drawing from all qualified entries received by a participating credit union between October 1, 2019 and November 30, 2019. You may incur a monthly service fee for Bill Pay. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law. Terms and Conditions may apply. No purchase necessary.



### 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