

**Fall 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:**

**Columbus Day**  
Monday Oct 11th

**Veterans Day**  
Thursday Nov 11th

**Thanksgiving and day after**  
Thursday/Friday Nov 25th/26th

**Christmas Day**  
Friday Dec 24th

**New Years Day**  
Friday Dec 31st

**It's Time to Sign Up for eStatements & Mobile Deposits**

Over the past several months we have noticed a significant increase in postal delivery times in our area. As a result, items mailed from the Credit Union, like this statement and newsletter, are taking longer than usual. If you haven't signed up for eStatements, this is the best time to start this service to avoid delays. eStatements are available in eBranch within the first few days of each month and can be printed or downloaded to your personal archiving device.



Items mailed to the Credit Union are also taking extra time as well. If you are making a loan payment by mailing us a paper check from another financial institution, we strongly encourage you to use Mobile Deposit instead. Within our Mobile App, simply sign up for Mobile Deposit and then write yourself a check for the loan payment. You can then perform a Mobile Deposit straight to the loan account. In most instances, the payment will be applied to your loan within 1-2 business days. Streamline both of these processes and discover the benefit of paperless recordkeeping with electronic documents.

**ENTER FOR A CHANCE TO WIN!**



ENROLL IN BILL PAY FOR A CHANCE TO WIN

**BOSE NOISE CANCELLING HEADPHONES**

See Credit Union for Details

**LET YOUR FINGERS DO THE ~~TALKING~~ BANKING**



**It's Me 24/7**  
Text Banking



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.

## Protecting Older Americans

Financial exploitation is the most common type of abuse of older Americans, and the strategies that are employed are ever growing. Understanding the general strategies can prevent you or a loved one from falling victim.

### Solicitation of Money Transfers

Through emails and phone calls, there are multiple ways abusers will use requests for money transfers to try to get your financial information. Many tactics appeal to your emotions, such as pretending to be a grandchild that is in need of money or individuals or organizations desperately needing help. Whenever you are unexpectedly asked to transfer money, you should ignore the request. If you feel it might be a valid request from someone close to you, call that person to confirm the request before taking any action.

### Requests for Personally Identifiable Information (PII)

Red flags should go up in your head when someone asks you for PII, which is any data that could be used to identify you and access your financial information. You should never give out PII to someone you do not know and for purposes you do not understand. Examples of PII are your social security number, passport number, and bank account numbers. This information on its own, or combined with other information about you, such as an email address or full name, could lead to financial exploitation.

### Caregivers

As you get older, it is important to establish trust and expectations with your caregivers regarding your care and financial situation. However, this is not always possible, especially if you are cared for by someone you are not close with. Be sure to safeguard your financial information such as bank accounts, credit cards and passwords so that caregivers cannot readily access it without your permission.

*Becoming aware of the types of strategies used for financial exploitation will help you be less likely to become a victim.*

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.*

## ENTER FOR A CHANCE TO WIN!

ENROLL IN BILL PAY  
FOR A CHANCE TO WIN

**BOSE NOISE  
CANCELLING  
WIRELESS  
HEADPHONES**



**ENROLL IN BILL PAY FOR A CHANCE TO WIN BOSE NOISE CANCELLING WIRELESS HEADPHONES!**

One (1) Prize Winner will be selected on or about December 5, 2021 by a random drawing from all qualified entries received by a participating credit union between October 1, 2021 and November 30, 2021. 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.