

Winter Issue 2018

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:

New Year's Day
Monday, January 1

Martin Luther King, Jr. Day
Monday, January 15

President's Day
Monday, February 19

Memorial Day
Monday, May 28



You can visit more than 200 of our shared branch locations. To find out more visit www.xtendcu.com or call (941) 953-6744

ENTER FOR A
CHANCE TO **WIN!**



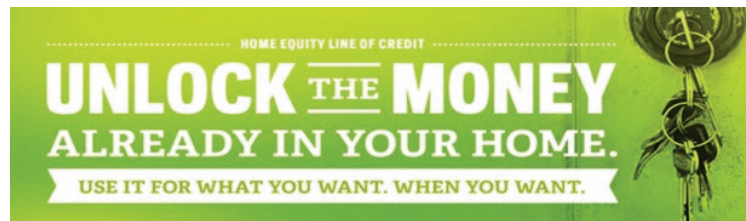
**ENROLL IN
E-STATEMENTS FOR
A CHANCE TO WIN
AN XBOX ONE X**

See back for details

We are now officially 1st Street Credit Union!

With a new name and a new community charter, we are ready to move onward and upward. We look forward to welcoming many new members in the months and years to come.

Remember, you can use your existing checks, ATM, Credit and Debit Cards until they expire. If you are writing a check to the Credit Union, please use our new name.



The holiday season comes and goes, but holiday debt can linger all year.

Avoid a holiday spending hangover this year with help from 1st Street Credit Union. Your home's equity is a valuable asset and a great way to consolidate high-interest debt. By consolidating your debts with a home equity line of credit, you'll have only one easy payment to manage each month. It's more affordable than a high-rate credit card!

A home equity line of credit from 1st Street Credit Union features:

- No Application Fee
- Low Closing Costs
- Easy access to additional funds when you need it
- Local decision making made in a timely manner

Save time and money and eliminate that post-holiday guilt. For more information or to apply for your home equity line of credit, call us today, apply online or visit a branch today.



After a year of spending, saving, paying off bills and racking up rewards points, your financial life can get a little messy. Now that the holiday season is over, it is a great time to regain control of your finances. Resolve to roll up your sleeves, dust off your statements and follow these tips for finances that sparkle:

- Streamline your banking. Close old accounts, switch to online bill pay and sign up for e-Statements to reduce paper waste. Shred year-old bank statements, expired warranties, old Social Security statements and tax documents that are over seven years old.
- Consolidate your debt. Consider rolling all of your high-interest payments into one low-rate personal loan or home equity line of credit. Put away and don't use credit cards you don't need and create a payment strategy to lower your debt. Plan to pay off credit cards closest to the credit limit first.
- Organize your savings. Many households have multiple savings accounts, including IRAs, CDs and 401(k)s. Consider moving all of your savings plans to one financial institution and consolidating all IRAs to one account. Increase your 401(k) savings so that at a minimum you are saving enough to earn a full match from your employer.
- Plan your estate. Update or create your will. It's a fairly easy and inexpensive process that people often put off for obvious reasons. If you have any property (car, house, land, flat-screen TV etc.), a will prevents lengthy legal battles and guarantees the right people receive your belongings upon your passing.

Need help tidying up? Stop by 1st Street Credit Union or give us a call. We'd be more than happy to help you clean up your finances.



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.

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Call Center Hours:

Monday - Friday
5:00pm - 8:00pm

Wednesday
8:00am - 10:00am

Saturday
8:00am - 5:00pm



ENTER FOR A
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**ENROLL IN E-STATEMENTS FOR A
CHANCE TO WIN AN XBOX ONE X**

One (1) Prize Winner will be selected on or about March 5, 2018 by a random drawing from all qualified entries received by a participating credit union between January 1, 2018 and February 28, 2018. Eligible members can enter the contest by enrolling for e-Statements through It's Me 247 Online Banking by clicking on "Info Center" and then "eStatement Options" and completing the enrollment. 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!



Thanks to YOU, we've reached
more than **275 Facebook fans!**

Not a fan yet? That's OK!

Like our page today and
see what we are up to.



COMING SOON!
**POCKET-SIZED
CONVENIENCE**

You can take us anywhere with
It's Me 247 Mobile App Banking

It's Me 247
Mobile App Banking

Annual Privacy Policy

Federal Law requires us to tell you how we collect, share and protect your personal information. Our privacy policy has **not** changed and you may review our policy and practices with respect to your personal information at <http://1streetcu/privacy> or we will mail you a free copy upon request if you call us at 941.953.6744.

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: Gerald "Buster" Chapin | April Bryan | Dolores Gamble | Kathie Micko