

Spring 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:

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!**



**LOG IN TO
MOBILE BANKING
FOR A CHANCE TO WIN
A GOPRO HERO5**

See back for details



We are thrilled to announce the launch of our new free mobile banking application! 1st Street Credit Union's Mobile App is safe and secure, allowing you to manage your accounts on the go. Now you can view your account history, view cleared checks, transfer funds or pay your bills, apply for a loan, open new deposit accounts, on your phone, on your tablet, on your schedule!

The Credit Union's Mobile App has a unique feature that you won't find on our traditional online banking platform: Mobile Deposit Anywhere. This new feature makes banking with 1st Street Credit Union even easier wherever you may be! You must be enrolled and approved by the Credit Union to use this feature.

Refer Your Family and Friends to 1st Street Credit Union

How about this for a sweet deal – **refer a family member or friend to join 1st Street Credit Union and we'll give you each \$25**, after your family member or friend joins the Credit Union and meets certain qualifications (must open up a checking account, enroll in e-Statements and have direct deposit of at least \$500 go into their account on a monthly basis). The bonus will be paid to both individuals after the account has been opened for at least 90 days.

You can refer as many people as you'd like. The more folks you refer, the more money you could earn. The process is super easy. Referral forms are available at the Credit Union. This promotion is good until October 31, 2018.



No matter your plans for retirement, adding an Individual Retirement Account, or IRA, to your savings plan is a way to help get you there. An IRA allows you to save for retirement with tax benefits including tax deferment and potential tax deductions. If you don't already have an IRA, here are three reasons why you should consider opening one:

1. You can save for tomorrow today

Putting money into an IRA can help you save for retirement since the income from interest, dividends and capital gains compounds each year, tax-deferred. You can use an IRA to start your retirement savings or complement your employer-sponsored plan.

2. It's flexible

IRAs typically offer freedom of choice from a variety of investment options allowing you to build a portfolio of stocks, bonds, mutual funds and other assets. You may also be able to withdraw from your IRA for college and medical expenses, if you're buying your first home or should become disabled.

3. It's easy

Anyone can open an IRA, even non-working spouses as long as the household's taxes are filed jointly. You can even get your kids started on retirement saving early if they are earning income. **Your Credit Union is paying .25% higher on IRA shares and certificates right now.** It's a perfect time to transfer funds to your Credit Union IRA from other institutions!



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



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CHANCE TO **WIN!**

LOG IN TO MOBILE BANKING FOR A CHANCE TO WIN A GOPRO HERO5

One (1) Prize Winner will be selected on or about June 5, 2018 by a random drawing from all qualified entries received by a participating credit union between April 1, 2018 and May 31, 2018. Each time an eligible member accesses their credit union account by logging in to It's Me 247 Mobile Web Banking during the contest period they will be entered in the contest allowing for multiple entries. No purchase necessary. See your credit union for complete details, including contest rules, restrictions, and alternate method of entry. Void where prohibited by law.

HOME EQUITY LINE OF CREDIT

UNLOCK THE MONEY

ALREADY IN YOUR HOME.

USE IT FOR WHAT YOU WANT. WHEN YOU WANT.

Put your Home to Work for You! Renovate. Educate. Consolidate. Cash-in on the equity in your home to help you achieve these goals with the help of our Home Equity Line of Credit Loan to save you time and money in the process. A home equity line of credit from 1st Street Credit Union features:

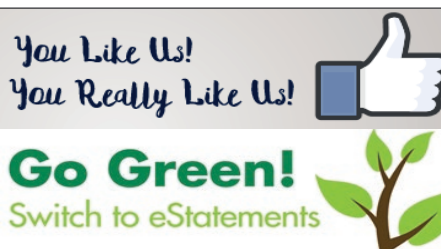
- No Application Fee
- Low Closing Costs
- Easy access to additional funds when you need it
- Interest is only charged
- Coming Soon - A VISA® Card linked directly to your HELOC

You will also be eligible for a Home Depot Gift Card based upon the amount that you finance*:

- \$15,000 - \$29,999.99, receive a \$100 Home Depot Gift Card.
- \$30,000 - \$49,999.99, receive a \$200 Home Depot Gift Card.
- \$50,000 and greater, receive a \$300 Home Depot Gift Card.

Save time and money! For more information or to apply for your HELOC, call us today, apply online or visit a branch today.

* Additional Restrictions apply. Ask a Representative today.



Receive a maximum of two (2) entries for "Liking Us on Facebook" and enrolling in e-Statements*. We will be drawing two (2) \$50 VISA® Gift Cards for the 1st, 2nd and 3rd quarter of 2018.

* One entry awarded for Liking 1st Street Credit Union's Facebook Page and one entry awarded for e-Statements.

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.com/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 | Michele Keeler | Kathie Micko