



1st Street Credit Union

Fall 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:

Veteran's Day

November 12th (Closed)

Thanksgiving Day

November 22nd (Closed)

Christmas Day

December 25th (Closed)



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 BILL PAY
FOR A CHANCE TO WIN
A 49" SAMSUNG HDTV**

See back for details



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.

**\$25
FOR YOU**



**\$25
FOR YOUR FRIEND**

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.

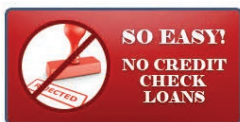
You can refer as many people as you'd like. The more folks you refer, the more money you could earn. The process is super easy. Referral forms are available at the Credit Union. This promotion is good until October 31, 2018.

International Credit Union Day Car Sale

Credit Unions continually demonstrate their ability improve the lives of individuals and families in the communities they operate in. We will celebrate International Credit Union Day on October 18th.



Your Credit Union will be accepting pre-approval applications or refinance applications beginning on October 1st. During the Car Sale, October 17th through October 20th, our auto rates are being slashed by 1.00% off its current rates. We will also be onsite at Sarasota of Toyota on Saturday, October 20th to assist you with your financing. Please check Facebook, email and our website for additional information.



No Credit Check (Stimulus) Loan

We will be accepting applications beginning on Monday, October 22, 2018 through Friday, November 2, 2018. Loans will be disbursed beginning on Tuesday, November 13, 2018 through Wednesday, November 21, 2018. The Loan Amounts are \$500, \$750 and \$1,000. Here are some of the requirements that you must meet in order to qualify for the No Credit Check Loan (See application for all requirements):

- Job Time of 1 year or greater with your primary employer
- Must have Direct Deposit or Payroll Deduction prior to loan closing
- Must be a member of the Credit Union for 6 months prior to October 1, 2018
- You cannot have been more than 30 days late on your loans with the Credit Union in the past 6 months
- You must have 2 references that we can reach during our verification period



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



Save Money with one of our new VISA Cards during the Holidays!

Spend and Save using your 1st Street VISA Credit Card during the holiday season. As a thank-you to our members, we have DROPPED our interest rate on new purchases made using your 1st Street Credit Union to 5.99% from Veteran's Day Weekend (Saturday, November 10th) through New Year's Day (January 1, 2019). The 5.99% rate will be good for six (6) billing cycles.



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**ENROLL IN BILL PAY FOR A CHANCE
TO WIN A 49" SAMSUNG HDTV**

One (1) Prize Winner will be selected on or about December 5, 2018 by a random drawing from all qualified entries received by a participating credit union between October 1, 2018 and November 30, 2018. 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.

**You Like Us!
You Really Like Us!**



Go Green!
Switch to eStatements



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.



Do we have your current email address? Would you like to have access to Credit Union information more quickly? Share your email address and you can receive the latest updates on our products, services and Credit Union news. By sharing your email address, you can also choose to receive your monthly statements without having to wait

for the mail delivery. It's as easy as sending us a message via our Online Teller platform, you may call us at 941.953.6744 or visit our branch.

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 | Michele Keeler | Kathie Micko