

Solutions



4th Quarter-2015

AROUND THE Branch

2016 Annual Meeting

Manatee Community Federal Credit Union members are cordially invited to attend the Annual Meeting.

Join us at the annual meeting on January 27, 2016. The terms for the following Directors are up for renewal:

Three-year terms:

- Tim Polk
- Billy Woods
- Vincent Foderingham

Date: WED January 27, 2016

Time: 5:00 pm

Location: Manatee Community Federal Credit Union

604 13th Ave. East, Bradenton, FL 34208
Interested in Serving? Members of Manatee Community Federal Credit Union who are interested in serving as volunteers for positions on the Board of Directors must obtain a petition from the credit union and secure the signatures of at least 1% of the credit union members and must be filed with the Secretary of the credit union no later than November 27, 2015.

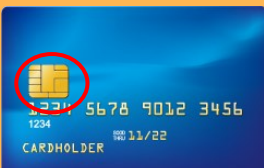


Welcome

Tameka Burch-Moore

Financial Empowerment Coordinator

Chip Cards Coming Soon!



We are in the process of converting to Chip Cards for all of our Debit and Credit Card holders. Chip cards will provide an added safeguard against fraud. You will automatically receive your new chip card with when your current card expires.

Manatee Community FEDERAL CREDIT UNION

CASH FOR THE HOLIDAYS

\$600 - 7 months - 10% APR* - \$90/mo

APPLY NOW!

*Open to qualified borrowers. Some restrictions apply. Available until 12/31/2015. Other loan amounts available.

www.manateecfcu.org
941-748-7704

PEOPLE HELPING PEOPLE

INTERNATIONAL CREDIT UNION DAY®

Why do 217 million people worldwide choose credit unions? Because credit unions have a “people-first” philosophy that impels them to constantly improve the communities and lives of their members. On October 15, 2015, join credit union members around the globe in celebrating International Credit Union Day® and experience the credit union difference.

Visit us at MCFCU and celebrate with your fellow member owners!

Skip - A - Pay is back!

Why not Skip-A-Payment this December to help make your holidays a little merrier. You can skip a payment for every loan you have with us—a **great way to cover those holiday extra expenses**. Just fill out this form below and bring it to the branch, fax, or mail it. **Must be received by November 30, 2015, at 4:30pm**. This special is available for a low fee of \$25 per loan which we’ll conveniently deduct from your savings account. *Some restrictions apply.**



Official Skip - A - Payment Request

Name _____ Account # _____

Loan Number(s) and description for Skip-A-Payment Loan

(Example): Loan #1 2011 Cadillac Escalade

Loan #1 _____

Loan #2 _____

Loan #3 _____

Signature _____

Date _____

*Members that are delinquent on any loan or are not in good standing are not eligible for this promotion. For 2015 December Skip-A-Payment all loans must be current by 4:30pm on November 30, 2015. Reminder: The credit Union will be closed 11/26/15—11/29/15. The holiday Skip Request must be received by close of business 11/30/15. Mortgage loans, MasterCard, past due loans, and payments already credited are not eligible for this special Skip-A-Payment offer. I understand finance charges will continue to accrue and that my loan maturity date will be extended. Regular monthly payments will resume January 2016. There will be a \$25.00 processing fee per loan. By participating in Skip-A-Payment, you may be altering your Gap Policy Benefits.

Small steps toward a big difference

Solutions



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Pick a place, any place. We're anywhere you are.



You shop.
You earn.
You choose.
It's that simple.

VISA Debit Rewards Card

You MUST register to earn points at www.uchooserewards.com

You can now do your transactions at over 7000 shared branch locations because we're part of CO-OP Shared Branch, a nationwide network that provides you with convenient access to your accounts.

Call 1-888-748-3266 or visit www.ss4cu.com and Click Find a Branch

Hours & Holiday Schedule

Manatee Community Federal Credit Union

604 13th Avenue East
Bradenton, FL 34208
Tel: 941-748-7704
Toll Free: 877-490-8585
Fax: 941-748-7620
www.manateecfcu.org

	Lobby Hours	Drive-In Hours
Monday	8 am - 4:30 pm	8 am - 4:30 pm
Tuesday	9 am - 4:30 pm	8 am - 4:30 pm
Wednesday	9 am - 4:30 pm	9 am - 4:30 pm
Thursday	9 am - 5:00 pm	8 am - 5:00 pm
Friday	8 am - 5:30 pm	7 am - 5:30 pm

Holiday Observed	MCFCU Closed
Columbus Day	MON October 12, 2015
Veteran's Day	WED November 11, 2015
Thanksgiving Day	THU November 26, 2015
Thanksgiving Day	FRI November 27, 2015
Christmas Eve	THU December 24, 2015 close at 1:00pm
Christmas Day	FRI December 25, 2015
New Years Eve	THU December 31, 2015 close at 1:00pm
New Year's Day	FRI January 1, 2016

Privacy Notice Disclosure

Manatee Community Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If after reading this notice you have questions, please contact us at (941) 748-7704 or write to:

Member Service Representative
Manatee Community Federal Credit Union
604 13th Avenue E
Bradenton, FL 34208

Information We Collect About You

We collect nonpublic personal information about you from the following sources:

- Information about your transactions with us.
- Information we receive from a consumer reporting agency.
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers or from other institutions where you conduct financial transactions.

We may disclose all of the information we collect, as described above, as permitted by law.

Parties Who Receive Information From Us

We may disclose nonpublic personal information about you to the following types of third parties:

Financial service providers, such as insurance companies.

Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, plastic card processors, and government agencies.

Disclosure of information to Parties That Provide Services to Us

In order for us to conduct the business of this credit union, we may disclose all of the information we collect, as described above, to other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third parties for the purposes of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services.

We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our 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 other third parties.

Disclosure of Information About Former Members

If you terminate your membership with Manatee Community Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What Members Can Do to Help

Manatee Community Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PIN's (personal identification numbers), or passwords.
- Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Let us know if you have questions. Please do not hesitate to call us - we are here to serve you!

Federally Insured by NCUA



MCFCU has been rated 5-Stars for the last 12 consecutive Quarters by BauerFinancial, Inc. the Nation's Bank & Credit Union Rating Firm