



**Looking for a Mortgage?
WE'VE GOT YOU COVERED!**

**Competitive Rates and
a variety of Mortgage Products**

www.manateecfcu.org/loans/loan-resources/america-mortgage

AROUND THE BRANCH

Lobby Hours	Drive-Thru 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

MCFCU Closed	Holiday Observed
Independence Day	THUR July 4
Labor Day	MON September 2
Columbus Day	MON October 14
Veterans Day	MON November 11
Thanksgiving Day	THUR/FRI November 28 & 29
Christmas Eve	TUES December 24 Close Early @ 1pm
Christmas Day	WED December 25

A Special Message From Our President

Dear Members,

I would like to take this moment to share some very exciting news about the future of Manatee Community Federal Credit Union. Manatee Community has been evaluating how best to serve the needs of its almost 4,000 current members. In 1958 we were founded to exclusively serve employees and family members of Tropicana Products. In response to the shrinking number of local Tropicana employees in 2005, Manatee Community changed its Field of Membership to Community and changed its name in order to serve more potential members. This led to the first growth in membership at the credit union in almost ten years. Manatee Community welcomed that growth and enjoyed making our services available to anyone living, working, going to school, or church in Manatee County. After serving the at-large community for almost a decade we recognize that employment groups and associations have always been the life-blood for credit unions. With that in mind we have made the decision to go back to our roots and as of May 13th we serve employment groups and associations once again. We would like to welcome all new members from Service Employees International Union (SEIU) as well as teachers, students and parents at Lincoln Memorial Academy. In addition to serving these groups, Manatee Community will also serve anyone who lives within the CDFI certified census tracts in Manatee and Sarasota Counties.

What does that mean to you our loyal member? There will be no changes to your membership. You will still be able to enjoy all the benefits of membership with Manatee Community. Your family members are still eligible for membership.

In addition to the change in Field of Membership, Manatee Community has listened to our members and have added some exciting new services. Now members will be able to secure a mortgage directly from the credit union. Members who currently have a mortgage will be eligible to refinance with the credit union. We have also added Financial Advisory Services. These two additional services are important to ensure that you can count on your credit union for most of your financial service needs. In addition to those offerings the credit union has made the Credit Sense credit scoring module available for FREE to our members. This is a wonderful tool to monitor and grow your credit and financial capacity. Manatee Community is thankful for your business and is excited about this change in direction.

Sincerely,



Sherod A. Halliburton, President/CEO MCFCU

RELAX



with our

SUMMER LOAN!

\$600 • \$100/Month • 10% APR*



Summer time means more family time.

Manatee Community Federal Credit Union understands that this requires extra spending money on vacations, amusement parks, back to school expenses, beach trips, family reunions, and much more.

RELAX - we've got you covered!

Stay cool with our Summer Loan and enjoy your family. Apply online at www.manateecfcu.org.

Summer Loan Requirements include:

- Only 1 Summer Loan per member.
- Loan Processing Fee: \$25 (non-refundable).

*10% APR (Annual Percentage Rate)

Offer expires 7/31/2019.

Loans subject to credit approval.

Federally insured by NCUA.

Retiring?

If you're thinking about retirement, please read this first.



Many of you have come to us for help, but oftentimes it's already too late. We don't want to see another member lose control of their retirement.

- **Do not make a pension election without talking to us.** Once you make your benefit election choice, we may no longer help you, and you may have given the company control of your future.
- **Don't let them confuse you about your benefits,** such as Social Security Leveling, Single Life payouts, etc. This may result in less money for you overall. If something happens to you, your spouse, children, or beneficiaries may not receive benefits. We have been helping members retire for over 25 years. Stop by or call us today so we can help you and fight for your benefits. We can help give you control of your own retirement!

Jim Zientara Financial Planner, RJFS (941) 224-1347 // jim.zientara@raymondjames.com

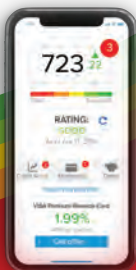
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A fixed annuity is a long-term, tax-deferred insurance contract designed for retirement. It allows you to create a fixed stream of income through a process called annuitization and also provides a fixed rate of return based on the terms of the contract. Fixed annuities have limitations. If you decide to take your money out early, you may face fees called surrender charges. Plus, if you're not yet 59½, you may also have to pay an additional 10% tax penalty on top of ordinary income taxes. You should also know that a fixed annuity contains guarantees and protections that are subject to the issuing insurance company's ability to pay for them.

Credit Sense powered by SavvyMoney is a web-based resource that provides tips

and tools to help our credit union members pay down their debt and become smarter about money. Credit Sense is a free service to help members understand their current credit health and what they need to do to improve it.



HAVE YOU SIGNED UP FOR CREDIT SENSE YET?



Members have saved nearly \$2 billion with Love My Credit Union® Rewards!



Get more from your credit union membership at LoveMyCreditUnion.org