

Helping Members Bank Safely

As you know due to the safety of our members and staff we have closed our lobby, but continue to provide service through our Drive-Thru during normal business hours. We appreciate your patience and understanding. At Manatee Community Federal Credit Union, we have technology in place so you can access your money 24/7 no matter the circumstances. We encourage you to take advantage of the products and services we offer our members that are helpful for both emergencies and everyday banking. Here's how to bank 24 hours a day, 7 days a week:

Online Banking: From your computer, you can: Transfer money between your MCFCU's accounts, make balance inquiries on your savings, checking, or loans, reconcile your accounts, place a stop pay, order checks, complete a loan application, review account histories and recent transactions, make payments on your MCFCU loans and more.

Mobile Banking App: With our mobile app you have all the capabilities of online banking, plus the ability to deposit checks remotely, all from your smartphone or tablet device.

Online Bill Pay: Bill Pay makes it easy to pay a friend or take care of a utility bill, and keep track of every payment. You'll save on stamps, checks and have increased safety and security.

Allpoint ATMs: Allpoint provides you with the freedom to get your cash where you want, when you want, wherever you are... without the ATM fees. We even have 10 Sarasota-Bradenton ATMs that accept deposits for your convenience. Go to www.manateecfcu.org/atm-locations to learn more.

For help with any of these services please contact us at information@manateecfcu.org, call 941-748-7704, or chat with a live agent during normal business hours via our website at www.manateecfcu.org

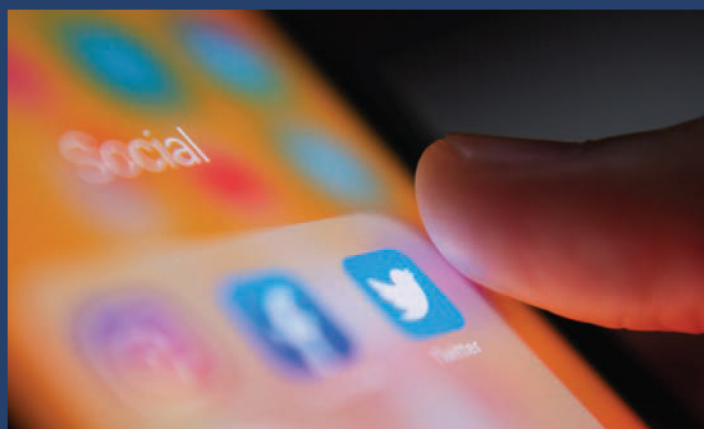


Not Ready For Technology? That's Okay!

Call 24: Access your account 24/7/365 by calling 941-748-7704 and choosing Option 1. When accessing Call 24 for the first time use your savings account number as a user name and the last 4 digits of your Social Security Number as your password. Select the account you want to access and then choose from the system provided options.

Account Access Options:

- Obtain balances
- History of transactions
- Make a loan or Credit Card payment
- Transfer funds
- Request a check be mailed to your home address.
- Change your Personal Identification Number (PIN)



STAY CONNECTED

Social media is an excellent method for us to communicate with our members regarding COVID-19, unexpected branch closures due to weather, important account security updates, special promotions, upcoming financial workshops, giveaways and events.

We hope you will join our Facebook and Twitter, @manateecfcu, so we can stay connected with you!

Please also make sure we have your current email on file. Email is another way we keep members informed. You can go to www.manateecfcu/forms and click on "Address Change" form to update your information.



Just Breathe...And Let Us Help

At Manatee Community Federal Credit Union, your safety and financial health are always paramount. To help you remain financially solvent while you protect your health, we've compiled a list of financial services that may be able to assist individuals affected by the coronavirus.

Your Manatee Community Loans: If you are having financial difficulties due to the coronavirus outbreak, please contact us at 941-748-7704 ext. 127, or send us an email at information@manateecfcu.org to see how we can help.

Emergency COVID-19 Skip-A-Pay: We are currently offering Skip-A-Pay* on vehicle and personal loans to those whose income has been impacted by the virus. We are even waiving the \$25.00 fee. Apply online now at www.manateecfcu.org/skip-a-payment

BALANCE: We've partnered with industry-leading BALANCE to provide you with free access to high quality financial education designed to help with all your fiscal matters. BALANCE provides confidential, FREE financial counseling services to help you develop a sensible budget, manage spending, reduce debt and grow your credit score. For all your financial needs and more, we—in partnership with BALANCE—are here to help. Call BALANCE for a free counseling session at 888-456-2227 or go to manatee.balancepro.org to learn more.

Virtual Town Halls: MCFCU CEO, Sherod Halliburton, will conduct a series of live sessions to answer your questions and concerns regarding the financial impact of the virus and how our CreditConnectNow can help provide you with all the tools to get through this financial hardship. Watch for details coming soon and for your personal invite to join us on these virtual town halls that you can tap into safely from your home via the Zoom conferencing.

We assure you that we have everything in place to help you during this crisis, but it's up to you to take the action.

*All loans must be current. Mortgage loans, MasterCard, past due loans, and payments already credited are not eligible for this special Skip-A-Payment offer. Finance charges will continue to accrue and your loan maturity date will be extended. By participating in Skip-A-Payment, you may be altering your Gap Policy Benefits.

AROUND THE BRANCH

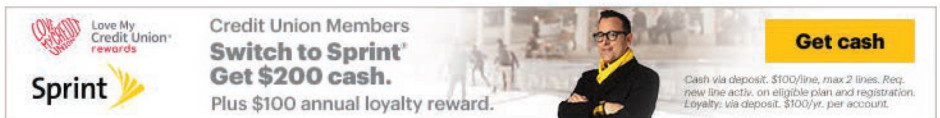


Shared Branching provides credit unions with the reach of large banks by sharing their branches. You shouldn't have to worry about having access to your money. Whether by mobile or by branch, you can access your credit union whenever, wherever it's convenient for you!

- * Visit www.ss4cu.com 'Find a Branch' or
 - * Download the CO-OP Shared Branch app or
 - * Call 888-748-3266
 - * Text a Zip Code to 91989 to find nearby Shared Branch Locations.
- SB = Shared Branch SBX = Shared Branch express

Lobby Hours (Closed)	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
Good Friday	FRI April 10 (Close @ 1pm)
Memorial Day	MON May 25
Independence Day	FRI July 3
Labor Day	MON September 7
Columbus Day	MON October 12
Veterans Day	WED November 11
Thanksgiving Day	THUR/FRI November 26 & 27



As a member, you get \$100 per line on up to two lines when you switch to Sprint on Unlimited Plus or Premium. Plus, \$100 Annual Loyalty Reward. Plus, 25% off select accessories in Sprint Stores. And the Sprint 100% Satisfaction Guarantee.

Claiming your cash rewards is easy:

1. Switch to Sprint and mention that you're a credit union member.
 2. Register at LoveMyCreditUnion.org/SprintRewards
 3. Cash rewards will be deposited directly into your credit union account within 8-10 wks.
- Get rewarded for loyalty:** Register now to receive a \$100 loyalty cash reward every year starting one year after registration.

Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Phone lines only w/ 1 line on Unlimited Plus or Unlimited Premium plan. Avail. for eligible credit union members & member employees. \$100/line, max 2 lines. Req. activ. at point of sale. Excl. prepaid & ports made between Sprint or related entities. Limit 1 Sprint Perks Corp ID per acct. No add'l. discounts apply. Loyalty Reward: \$100/acct./yr. when acct. remains active and in good standing each yr. Transfer Reward: Existing Sprint customers who validate or transfer to the Sprint Cash Reward Program are eligible for a \$100/acct./yr. deposit on 12 mo. anniversary. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 8-10 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 10 wks., visit lovemycreditunion.org/reward-tracker. Satisfaction Guarantee: Call us to deactivate & return to place of purch. with complete, undamaged phone/device & receipt w/in 30 days of activ. We'll refund your phone/device cost, svc. charges & activ. fee. Excl. Int'l. usage not incl. in plan, prem. content & 3rd party billing. We'll refund your phone/device cost. Sprint dealer may impose add'l. fees. A \$45 restocking fee may apply. Visit sprint.com/returns. Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Accounts that cancel lines within 30 days of activating on promo pricing may void savings. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2020 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.