

Solutions

"Building valued Relationships by delivering trusted solutions."



4th Quarter-2014



Local Service.
GLOBAL GOODTM
INTERNATIONAL CREDIT UNION DAY[®]



October 16, 2014.

On October 16, 2014, credit unions around the world will celebrate International Credit Union (ICU) Day[®]. That's 200+ million people ... from 56,000 credit unions ... in 101 countries joining together to celebrate their cooperative spirit.

Globally, this cooperative spirit has led to life-changing opportunities in the form of small business start-ups, home ownership, and education. In some countries, members encounter their first taste of democratic decision-making through their member-owned credit unions.

Locally, as a member of Manatee Community FCU, you and your financial stability are our top priorities. Globally, you're part of a much bigger movement—the credit union movement—working towards global good each and every day. *That's definitely something to celebrate!*

***MCFCU will celebrate ICU Day with a very special On-Site Car Sale. Expect over 40 used cars at the branch to test drive. We will be hosting a blood drive, special promotions and light refreshments. Get pre-approved & come join the fun - October 16th & 17th - 9:00am-7:00pm**

Need a little extra Holiday cash?

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 26, 2014, at 4:30pm.** This special is available for a low fee of \$25 service charge per loan which we'll conveniently deduct from your savings account. *Some restrictions apply.**



2015 Annual Meeting

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

Join us at the annual meeting on January 21, 2015. The Nominating Committee has met and nominated the following nominees for Board of Directors:

Three – year terms:
Timothy Bare
Mireya Eavey

Date: Wednesday January 21, 2015

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 21, 2014.



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 2014 December Skip-A-Payment all loans must be current by 5:00pm on November 30, 2014. Reminder: MCFCU will be closed 11/27/14—11/30/14. Due to the holiday the Skip Request must be received by close of business 11/26/14.) 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 2015. There will be a \$25.00 processing fee per loan. By participating in Skip-A-Payment, you may be altering your Gap Policy Benefits.

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WE OFFER GREAT WAYS TO SAVE

Manatee Community Federal Credit Union has great ways for our members to save on a new vehicle purchase. The Credit Union Member Discount from GM offers all current and eligible credit union members to save hundreds, even thousands on a new Chevy, Buick or GMC. This is in addition to the most current incentives and special offers! Depending on the vehicle, you could save hundreds, even thousands of dollars on your next new Chevrolet, Buick, or GMC vehicle purchase just for being a credit union member. Visit LoveMyCreditUnion.org to see how much you can save and request your GM Authorization Number. Our members can save big with great low rates when you finance your new vehicle through MCFCU. Contact us at 941- 748-7704 directly to find out more about your vehicle financing options.

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 13, 2014
Veteran's Day	TUES, November 11, 2014
Thanksgiving Day	THUR & FRI, Nov 27 & 28, 2014
Christmas Eve	WED, Dec 24, 2014, close at 1pm
Christmas	THUR, December 25, 2014
New Year's Eve	WED, Dec 31, 2014, close at 1pm
New Year's Day	THUR, Jan 1, 2015
MLK Day	MON, January 19, 2015
President's Day	MON, February 16, 2015

Federally Insured by NCUA

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!

Those of you looking for Hudson - no worries. Join us in congratulating him on his promotion. He is training to become a Loan Officer where he can continue to provide the high level service that we have all come to expect from him! Way to go Hudson!

