

“Building valued relationships  
by delivering trusted solutions.”

# Solutions



2<sup>nd</sup> Quarter  
2014



## Need a New Car?

### Your Credit Union Membership Gives You Three Great Ways To Save

Manatee Community Federal Credit Union has three ways for our members to save on a new vehicle purchase.

First, General Motors is offering all current and eligible credit union members preferred pricing on most new GM vehicles. 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](http://LoveMyCreditUnion.org) to see how much you can save and request your GM Authorization Number.

Secondly, our members can save big with great low rates when you finance your new vehicle through MCFCU. Contact us at **941-748-7704** or email [information@manateecfu.org](mailto:information@manateecfu.org) directly to find out more about your vehicle financing options.

Third, you'll also save on fuel costs with GM's high-fuel efficiency vehicles. Start saving today!

GM offers high-fuel efficient products in most high-volume vehicle segments, and more are coming to the market each year. (All fuel economy ratings below are EPA Estimates) The new Chevrolet Cruze Eco, with its 42 mpg EPA highway estimate, offers the best highway fuel economy of any gasoline engine (non-hybrid) car in America. The Chevy Equinox and GMC Terrain crossovers offer space for the family and a 32 mpg highway estimate. Chevrolet Malibu has EPA mileage estimates of 22 mpg city, 33 mpg highway, and can travel nearly 500 highway miles on a tank of fuel. Chevy Silverado and GMC Sierra offer the best highway fuel economy estimates of any V8 pickups (22 mpg), and offer hybrid models for the ultimate in full-size truck fuel efficiency (20 mpg city, 23 mpg highway).



## CU Behind the Wheel Rollout and BIG on-site CAR SALE!

May 9  
9am-5:30pm  
May 10  
10am-2pm

Manatee Community Federal Credit Union is excited to “rollout” our new and exclusive auto buying and financing resource center called CU Behind the Wheel. On May 9<sup>th</sup> from 9am–5:30pm and May 10<sup>th</sup>, 10am–2pm, we will have an introductory “Rollout” Event to give you an opportunity to come “test drive” our CU Behind the Wheel Center. While you are here you can shop for a vehicle right at our branch. You can choose from thousands of cars online. Expect giveaways, raffles, light refreshments and loan officers waiting to get you approved for the car of your dreams. Come in before the event to get pre-approved and you will receive a discounted interest rate plus a \$100 gift card upon purchase of a vehicle and financing with MCFCU.

### What is CU Behind the Wheel?

We can save you time, money and frustration with our CU Behind the Wheel Auto Buying and Financing Resource Center. Walk away knowing you got a good deal — not hoping you got a good deal. Our Center has a station where you can tell us the make, model and options you'd like — new or used — and let it help you do your research. You will be able to identify and research the car that is best for you based on your needs. You will be directed to the program and financing option that best matches your circumstances while meeting your personal needs. Ultimately CU Behind the Wheel will help get you a reliable ride at a great price with the best possible financing options. In some instances you can have the car delivered to you—no haggling, no hassles, no false promises and no pushy salesmen. Allow us to help take the stress out of buying a car.

You'd think a concierge-level service like this would come at a high price, but as a member of the Credit Union you can receive this wonderful benefit for FREE. Membership does come with its rewards. Don't wait until you are in the market for new wheels to check out what CU Behind the Wheel can do for you. A few of our fabulous partners are AutoSmart, Auto Advisors, CarFax, Enterprise and General Motors.

Our On-site CAR SALE will be held on the same day as our CU Behind the Wheel Rollout and our event Sponsors, Enterprise, Cortez Motors, and Autos Unlimited will have more than 30 cars at the branch for you to choose from.

We want to CU behind the Wheel! Just shop here at the branch. We believe in car buying made easy.

**Any questions call 941-748-7704.**



Small steps toward a big difference.

# Solutions

## Need money for a little summer fun? Why not ... **Skip-A-Payment**

...and use the extra cash for a summer getaway!

Make your summer a little “funner” with our Skip-A-Loan Payment Program this July.\* You can choose to skip one payment for every loan you have with us... a great way to cover your summer fun expenses. It's as simple as filling out the form and returning it to your credit union (the form is also available on our website). If you normally make your payment by check, you simply won't need to send one for July.

This special summer offer is available for a low \$25.00 service charge per loan which we'll conveniently deduct from your savings account. Sorry, but you are NOT able to skip payments on mortgage loans, MasterCard and past due loans.\*

Don't delay! Simply fill out the attached form (or download the form at our website) and return it to the credit union no later than June 30, 2014, by 4:00 pm.

### Official Skip-A-Payment Request

Name \_\_\_\_\_ Account # \_\_\_\_\_

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

Loan #21/2011 Chevrolet Malibu

Loan #1 \_\_\_\_\_

Loan #2 \_\_\_\_\_

Loan #3 \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

\*Members that are delinquent on any loans or are not in good standing are not eligible for this promotion.

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. My regular monthly payment will resume August, 2014. There is a \$25.00 processing fee per loan. Must be received no later than June 30, 2014, by 4 pm. By participating in Skip-A-Payment, you may be altering your Gap Policy Benefits.



### Manatee Community FCU

604 13th Avenue East  
Bradenton, Florida 34208  
Telephone: 941-748-7704  
Toll-Free: 877-490-8585  
Fax: 941-748-7620

### Lobby Hours

Monday	8:00 am – 4:30 pm
Tuesday	9:00 am – 4:30 pm
Wednesday	9:00 am – 4:30 pm
Thursday	9:00 am – 5:00 pm
Friday	8:00 am – 5:30 pm

### Drive-Thru Hours

Monday	8:00 am – 4:30 pm
Tuesday	8:00 am – 4:30 pm
Wednesday	9:00 am – 4:30 pm
Thursday	8:00 am – 5:00 pm
Friday	7:00 am – 5:30 pm

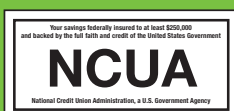
### Holiday Closings

Memorial Day	Monday, May 26
Independence Day	Friday, July 4
Labor Day	Monday, Sept. 1

[www.manateecfu.org](http://www.manateecfu.org)



We Do Business in Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act



## Disaster Preparedness

As the hurricane season rapidly approaches, MCFCU is committed to providing continuing financial services at all times to our members. This article is intended to provide information and resources to assist our membership in their preparation for this year's season as well as inform our members of the credit union resources in the event our office is closed due to a natural disaster.

For hurricane preparedness information, please visit [www.nhc.noaa.gov](http://www.nhc.noaa.gov) to access the National Hurricane Center's website. Resources are available for developing a family plan, creating a disaster kit and much more!

### Account Access

Manatee Community Federal Credit Union has three onsite ATMs available – two at the main office located at 604 13<sup>th</sup> Avenue East, Bradenton, and one at the Tropicana Plant next to the payroll window. We will strive to keep these ATMs available for our membership's use. In the event these ATMs are not accessible, we have partnered with several ATM networks that will give our membership the ability to access cash anywhere in the United States. The PRESTO! Network, located at Publix stores, is available throughout Florida. CU24, CIRRUS, PLUS and The Exchange networks allow access nationwide. Remember to plan ahead if you need to make a cash withdrawal. If the power goes out, ATMs will not work!

### Branch Accessibility

If the branch is not accessible, we will strive to provide an alternate site for member access. As soon as it is available, the location of any alternate site will be posted on a sign outside the credit union main office as well as on our website at [www.manateecfu.org](http://www.manateecfu.org). We will also place a message on our phone system with the information. Just call the office at **941-748-7704** for updates.

### Branch Closures

#### *Hurricane Watch*

It is the intention of the credit union to remain open during a Hurricane Watch as long as possible to provide for the needs of our members.

#### *Hurricane Warning*

MCFCU is committed to the safety and well-being of our staff as well as our members. In order to ensure our staff is able to provide for their families, the credit union will close if a Hurricane Warning is issued and landfall conditions are possible in our locality. We will re-open as quickly as possible to serve our membership depending upon the amount of physical damage incurred, availability of power and telephone communications and how quickly local authorities are able to clear the areas around the credit union branch.