

Federally Insured by NCUA

AROUND THE *Branch*

Board of Directors News!



Congratulations to Vincent Foderingham, MCFCU Board Member for being appointed as Chairman of the Board last month. Vincent has been a respected

member of our board since 2013 with previous positions of CFO and Vice Chair. He is the Vice President of Risk Management at Feld Entertainment, Inc. and also serves as Vice Chairman for Take Stock in Children of Manatee County.

Welcome new board member, Misty Servia.

Misty is a long-standing community leader. She currently is employed by King Engineering. She is also a candidate for the



Manatee County School Board in the upcoming election! She will be replacing Sylvia Camarena who has resigned from her position and will be missed dearly. Sylvia was instrumental in assisting us through the transition of our new leadership.



Welcome new board member, Ed Bailey.

Ed has over 20 years experience in Auto Finance, Real Estate Sales and Management. His current role as Senior Finance Manager

with Sarasota Ford will bring a world of knowledge to the credit union as we move forward with our goals.



Introducing
A SPECIAL CD RATE

1.75%^{APY*}

24 Month Term

Invest your MONEY... where it will GROW!

You won't find Manatee Community Federal Credit Union on every corner. But with 58 years of experience you will find some of the most attractive CD rates around! If you are a smart investor looking for the security of CDs and the strength of a solid institution, why look further? Come visit us or open your account and CD online today!

*The annual percentage yield (APY) advertised herein is accurate as of June 7, 2016. Rates offered may change without notice. Minimum balance to open and receive APY is \$10,000.00. Penalties may be imposed for early withdrawal. Federally insured by the NCUA up to \$250,000. Membership required. For additional terms and conditions, contact Manatee Community Federal Credit Union.

MARK YOUR CALENDAR!

2016 ON-SITE FALL CAR SALE : 10/20 & 10/21

- ◆ Over 30 Used Cars
- ◆ Special Rates
- ◆ Pre-Approval Incentives
- ◆ Preferred Dealers Only
- ◆ Special Event Pricing
- ◆ Low Financing *

*Loan approval based on credit worthiness.

Manatee Community
FEDERAL CREDIT UNION

SUMMER Lifesaver Loan

\$600 • 6 Months • 10% APR* • \$103/Month

Manatee Community Federal Credit Union understands that summer time means more family time. This of course means spending more money on vacations, amusement parks, back to school expenses, beach trips, family reunions, and much more... Let MCFCU help you stay afloat this summer with a Summer Lifesaver Loan. *Relax and enjoy your summer!*

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

*10% APR (Annual Percentage Rate) for 6 months. Offer expires 7/29/2016. Loans subject to credit approval.

Important Debit Card Information

Beginning August 1, 2016, MCFCU will include debit card transactions in the REG D requirements enforced by the Federal Reserve Bank. REG D allows you to only have 6 electronic withdrawals on your savings account in one month.

What counts as an Electronic Withdrawal?

- Automatic overdrafting from your savings account to your checking account to cover any checking account transaction (debit card purchase, check, ACH item, loan payment, bill pay, etc.)
- ATM transfer from your savings to another share account or loan
- Automatic deductions (auto insurance, gym membership, etc.)
- Online home banking transfers from your savings account to another share account or loan
- Call24 transfers from your savings account to another share account or loan
- Calling the credit union and asking a member service representative to transfer funds from your savings account to another share account or loan

How will this affect you?

If you have reached your 6 REG D transactions in your savings account, and you have no funds in your checking account (but you have funds in your savings account) and you are trying to make a purchase with your debit card, it WILL NOT AUTHORIZE your purchase. The system will no longer automatically transfer the funds to cover the purchase because you have exceeded the 6 REG D transactions.

How can I avoid my transactions from being denied?

Set up your direct deposit into your checking account and have automatic payments come from your checking account, not your savings account. Keep only the money you plan to save in your savings account and the money you plan to spend in your checking account.

Planning on traveling outside the country?

Manatee Community Federal Credit Union has placed security restrictions on debit cards outside the United States, due to increased fraudulent activity. Because of this, you are NOT able to use your debit cards outside of the Continental United States.

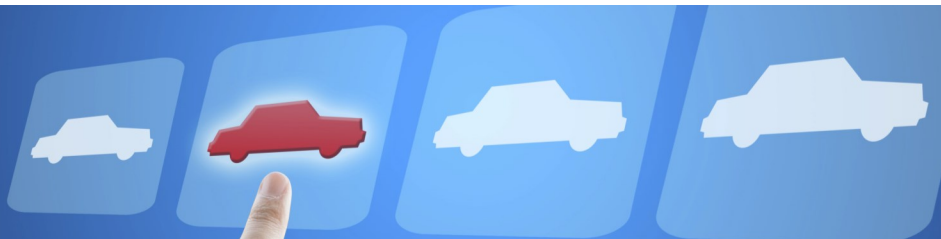
Hours

	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 Schedule

Holiday Observed	MCFCU Closed
Independence Day	MON July 4, 2016
Labor Day	MON September 5, 2016

www.manateecfu.org



MONTHLY VIRTUAL CAR SALES:

Every month we feature cars from Our preferred dealers. If you purchase a featured vehicle during the virtual sale and finance with MCFCU you may qualify for a \$100 gas card and a rate reduction. Sign up for our Eblasts to get reminders each month!