

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 MCFCU, 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 want to help you...
MAKE OUT LIKE A BANDIT**

Make out like a bandit by bringing your higher rate auto loan from elsewhere to Manatee Community Federal Credit Union.

Bring your auto loan to MCFCU and we'll not only beat the rate by at least 1% APR¹ but your payment won't be due for at least 60 days!²

APPLY ONLINE TODAY at www.manateecfcu.org

No loan outside of MCFCU?

Get pre-approved for a MCFCU loan, when you select a vehicle we'll finalize the loan details & issue a check for the purchase. It's really that simple! At least 60 days no payment for new purchases too.

**Hurry!
Offer Ends Soon!
April 30, 2019**



¹Rates based on individual credit, age of vehicle, terms of loan & repayment method. Rate reduction offer applies only to loans from other lenders. Lowest rate offered is 2.24% APR. APR=Annual Percentage Rate.
²Interest will begin to accrue from date of the loan and continue through waived payment period. Loan maturity date will be extended. Offer ends 4/30/19

SKIP-A-PAY REMINDER

We are only offering Skip-A-Pay once a year (every winter) instead of twice a year. The Summer Skip-A-Pay is no longer available. Please note that the 2019 Skip-A-Pay restrictions will change as well.

At time of application members that have been delinquent on any loans in the past 12 months or are not in good standing will not be eligible for this promotion.

Mortgage loans, MasterCard, past due loans, and payments already credited are not eligible for this special Skip-A-Payment offer.

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 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 ATMs available – two at the main office located at 604 13th 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. Allpoint, CU Here Select, CU24, CU Here, MONEYPASS, 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, you may immediately utilize our CO-OP Shared Branch network to locate a participating branch at www.ss4cu.com, or download the CO-OP Shared Branch Locations Android or iPhone app, or call 888-748-3266. We will also 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.manateecfcu.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 reopen 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.

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
Good Friday	FRI April 19
Memorial Day	MON May 27
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