

### Virtual Auto Loan Guidelines

Finance a new or used auto loan with Manatee Community Federal Credit Union strictly online (virtual) and we will give you .25% off your approved rate and a \$50 gas card!

In order to qualify for this offer - ABSOLUTELY everything must be done online including no phone calls or you will be disqualified for the offer.

Our Virtual Loan Officer will be available at [information@manateecfcu.org](mailto:information@manateecfcu.org)

Must be a member to qualify and loans are subject to credit approval. Gas card promo is only for loans \$7500 and up.

**APPLY ONLINE NOW**  
[www.manateecfcu.org](http://www.manateecfcu.org)



**.25%**  
RATE REDUCTION

### Virtual Auto Loan

LOANS AT YOUR FINGERTIPS  
THAT SAVE YOU MONEY



APPLY ONLINE FOR A .25% RATE REDUCTION AND A \$50 GAS CARD

Effective January 1, 2020- March 31, 2020



Insured by NCUA



## What's New On The Horizon?

Manatee Community continues to strive to make banking convenient by allowing members to conduct banking transactions while using their phone, tablet, computer or any other digital device. Last year the credit union focused on identifying and implementing tools, resources and software that would reduce the time that it will take to complete member transactions. These investments will reduce the need for members to travel or call the branch to complete business. In the 1st quarter of 2020 Manatee Community will add **“ClickSwitch”** – a simple way for members to set-up and switch direct deposits and automatic payments from another institution to Manatee Community. This online platform will also give members the ability to easily close other financial institution’s bank and credit accounts with just a click of a switch.

Manatee Community recognizes the need to effectively communicate product offerings or credit union resources to members. **“Digital Onboarding”**- is a convenient way to communicate with our members through detailed emails and text messages linking back to product descriptions and loan applications. Members will receive an electronic welcome packet from our Digital Onboarding platform that will provide the new member with information on the credit union including guidance on benefits and directions on how to identify and utilize credit union products and services. The ability to manage your finances and your credit union relationship online will now be right at your fingertips. Manatee Community will keep you informed by utilizing this tool to send you alerts, messages and reminders on upcoming offers, savings opportunities, credit union events, and other features. Keep a look out for messaging coming your way!

For your Auto Shopping convenience, we have added an **“Auto Concierge”** service! Meet Nick Waddell a twenty-year auto industry professional. You now have a personal Auto Expert working directly for you for free. He will make your car buying experience as easy as 1-2-3. Let the auto expert on behalf of the credit union help you find the car of your dreams. He will negotiate the deal on your behalf. The credit union will determine how much you qualify for. All you need to do is tell him what type of car you want and let Nick take care of the rest. You will drive away with the confidence and satisfaction of knowing that your credit union protected you. Manatee Community is interested in your financial health and will continue to provide you with the latest technology necessary for you to manage your financial life.

Be sure to keep your email address and contact information up to date and look for the latest updates on how to make banking with Manatee Community easier.



## HUDSON PRESUME - A FAMILIAR FACE

Manatee Community is excited to have Hudson Presume working back at the branch! Hudson used to work for us from 2012-2016 as a Teller and Loan Officer. Although we were sad he left, he did acquire excellent experience in the mortgage industry while he was gone. As a result in October of 2019, he was hired as an AmeriCU Mortgage Loan Officer, NMLS ID# 1484463. Because AmeriCU is our mortgage lending partner, Hudson will be at the branch several times a week providing his friendly caring service to our members who are needing mortgages. "It feels like coming back home - I love seeing familiar faces, and helping them save money on their home loans is just an added bonus," says Hudson. Hudson can be reached at 813-480-2562/HPresume@AmeriCU.com

## AROUND THE BRANCH

**ANNUAL MEETING: January 29, 2020**  
Manatee Community Federal Credit Union Members are cordially invited to attend the Annual meeting.

**DATE:** WED, January 29, 2020 @ 5:00 PM

**WHERE:** Manatee Community FCU  
604 13th Ave. East  
Bradenton, FL 34208

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
MLK Day	MON January 20
President's Day	MON February 17
Good Friday	FRI April 10 (early close 1 pm)
Memorial Day	MON May 25
Independence Day	FRI July 3
Labor Day	MON September 7
Columbus Day	MON October 12

## GET YOUR MAXIMUM REFUND GUARANTEED

**MEMBERS SAVE UP TO \$15**

Visit Your Credit Union's Website to Save Today!



Tax time doesn't have to be stressful! With TurboTax, you'll get your biggest possible refund fast and your taxes done right. PLUS, credit union members save up to \$15 on TurboTax federal products, all through tax season.

TurboTax makes it easy to find the best solution for your unique tax situation. Simple filer? Homeowner? Independent contractor, freelancer or side-gigger? TurboTax has a product that is right for you. File with confidence, knowing that TurboTax guarantees 100% accurate calculations and runs thousands of error checks as you go. And if you need help, TurboTax has it: from answers online anytime, to unlimited advice and a final review from a CPA or Enrolled Agent with TurboTax Live.

Save on TurboTax today! Try it for free and pay only when you're ready to file.

\* Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2019. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.