



### Use BalanceTrack for a Chance to Win \$500!

"Stay on Track" is the latest BalanceTrack contest from our partner in financial education, BALANCE. No matter where your plans lead you this summer, "Stay on Track," can help you on the path to good financial health.

With "Stay on Track," BalanceTrack users can win \$500 and/or one of three \$100 gift cards!

#### Entering "Stay on Track" is easy:

Visit BalanceTrack online at  
<https://manatee.balancepro.org/programs>

Users must complete at least one BalanceTrack module with a passing grade (multiple entries across different modules are encouraged!).

If you complete the special Module of The Month, you'll be entered into a monthly drawing to win a \$100 gift card. Plus, you receive three bonus entries towards the \$500 grand prize.

The Module of The Month for July is "Ten Steps to Financial Success."

Are you new to BalanceTrack? It's an online resource that helps you boost your financial IQ. Modules include relevant topics such as money management, credit building, saving for college, and much more. At the end of each module, you test your knowledge by taking a quiz.

"Stay on Track" runs from July 1 - September 30, 2020. Remember, complete more modules for more chances to win.

Feel free to contact us if you need help. Good luck!




## Student loans for all types of students

Get the money you need for school






We've partnered with Sallie Mae® to offer loans created specifically for the needs of undergraduate and graduate students, and their parents. When scholarships, grants, and federal student loans aren't enough, these loans can help you get the money you need.

### Send Money with Zelle®

-  **FAST**  
Send and receive money typically in minutes\*
-  **SAFE**  
Send money using only an email address or U.S. mobile phone number
-  **EASY**  
Just log in to your online or mobile bank account

\*Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle.


together with 


LOG IN TO GET STARTED

**Zelle is a convenient way to send money using your mobile banking app or online banking account.**

Whether it's saving you a trip to the ATM or taking out the guesswork of divvying up the lunch tab, Zelle is a fast, safe and easy way to send and request money. Funds are sent directly to the recipient's account in a matter of minutes\*, and all you need is the recipient's email address or U.S. mobile phone number.

Before using Zelle, be sure your contact information is up-to-date in your Online Banking account.

\*Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle.



### VIDEO BANKING COMING SOON!

Imagine completing your auto loan while at the dealership with a video call to Manatee Community Federal Credit Union.

Imagine video banking with us from the safety and comfort of your home. You can securely sign documents and make transactions with one of your favorite member service representatives without stepping into the branch.

Face to face banking that is safe and secure.

It's the future of banking and it's coming soon!



The first step to building credit is...  
**KNOWING WHERE YOU STAND**

Log In to See My Score

### Ways to BOOST Your Credit Score

It's no secret that a great credit score can make getting approved for a loan easier and save a bunch in interest. But what if we don't have great credit? Improving our scores often seems impossible, given our unique financial situations. But there are simple steps you can take now to boost your score.

**Check Your Credit Report Regularly:** Incorrect information can end up on your credit report, whether it's fraud or an error. And if you wait too long to discover (and correct) this information, the damage to your score could be substantial.

Luckily, MCFCU offers Credit Sense built right into our already easy-to-use Online Banking and Mobile Banking App. You get your latest credit score and report, an understanding of key factors that impact the score, and you can see the most up to date offers that can help reduce your interest costs. With this program, you always know where you stand with your credit and how your financial institution can help save you money. Credit Sense also monitors your credit report daily and informs you by email if there are any big changes detected such as: a new account being opened, change in address or employment, a delinquency has been reported or an inquiry has been made. Monitoring helps users keep an eye out for identity theft.

**Exercise Control:** Nowadays, it's too easy to rack up credit card debt. Rarely do you even find people carrying cash on them anymore. And online shopping keeps credit card spending at all-time highs. To keep your spending in check, use this simple rule of thumb: Never spend more than 25% of your approved credit limit. If you have a \$4,000 credit limit on your credit card, never have a balance over \$1,000. This helps keep your score higher and demonstrates to lenders you're able to manage debt responsibly.

**Always Pay on Time:** While your goal should be to pay off your credit card balance in full each month, this is not always possible. If you are unable to pay the full balance each month, ALWAYS do your best to pay at least the minimum balance. Missing payments can significantly lower your credit score. You should always aim to pay at least the minimum balance due each month, more whenever possible.

**Keep Old Accounts Open:** Paying off a credit card feels great. In fact, we often want to cancel the card and never use it again. But did you know to keep that pesky credit card open with a \$0 balance actually helps your credit score?

Lenders want to see that you're able to manage debt responsibly. Having additional credit available to you, but not using it, demonstrates your ability to do just that.

**Get Extra Help:** There is no single number that can impact your financial situation more than your credit score. Make an effort to check your credit report throughout the year and use these tips to help keep your score moving up. We're happy to answer any questions you have and are usually able to find ways to help you save money on your current loans financed at other institutions – and who doesn't like saving money?!

*Each individual's financial situation is unique and readers are encouraged to contact the Credit Union when seeking financial advice on the products and services discussed. This article is for educational purposes only; the authors assume no legal responsibility for the completeness or accuracy of the contents.*

## AROUND THE BRANCH

Lobby Hours (Closed)	Drive-Thru Hours
Monday 8 am - 4:30 pm	8 am - 4:30 pm
Tuesday 9 am - 4:30 pm	9 am - 4:30 pm
Wednesday 9 am - 4:30 pm	9 am - 4:30 pm
Thursday 9 am - 5:00 pm	9 am - 5:00 pm
Friday 8 am - 5:00 pm	8 am - 5:00 pm

MCFCU Closed	Holiday Observed
Independence Day	FRI July 3
Labor Day	MON September 7
Columbus Day	MON October 12
Veterans Day	WED November 11
Thanksgiving Day	THUR/FRI November 26 & 27
Christmas Eve	THUR December 24th (Early Close-1pm)
Christmas Day	FRI December 25