

CURRENT LIVING

THE LATEST CREDIT UNION NEWS AND PROMOTIONS FOR OUR MEMBERS



Introducing The Latest In
Security & Ease To Your
Digital Wallet.



JULY 2017



ADD SECURLOCK EQUIP TO YOUR DIGITAL WALLET

Here at Members First Credit Union, we give you the options to make handling your funds as convenient as possible. One way to do that is to register your Members First credit card on the SecurLOCK™ Equip app. With SecurLOCK™ Equip, you have more control of your credit card online. You can turn your card on or off before you leave the house. You can review your account details and transactions; set alerts and spending limits to keep you within budget; and much more. Download the SecurLOCK™ Equip app from the App Store or on Google Play. For more information, visit our website at membersfirstfl.org or call (850) 434-2211.



Installing SecurLOCK™ Equip:

1. Download the SecurLock Equip app from the App Store or Google Play.
2. Open the app and select 'Sign Up Free'.
3. Enter your card number and other authentication information.
4. Accept terms & conditions, then create a username and password.
5. Once your card is registered, you may begin using the app immediately.
6. For more information, go to membersfirstfl.org or call (850) 434-2211.

Think this is all the car you can afford?
Think Again...

With our New or Used auto loans you can get the car you want and the payment you can afford. Apply today or ask a representative for more details.

MEMBERSFIRSTFL.ORG | 850.434.2211

*APR = Annual Percentage Rate. Subject to credit approval. NCUA Insured. Equal Housing Lender.

HOLIDAY HOURS/CLOSINGS

All Offices will be closed on the following dates:

- Tuesday, July 4.....Independence Day
- Monday, September 4.....Labor Day
- Monday, October 9.....Columbus Day
- Saturday, November 11.....Veterans' Day



ANDROID



IPHONE



Bon Voyage!

Members First would like to send out a warm congratulations to D. Robinson, K. Shaw, and T. Patrick on their Cruise Vacations For Two*.



You too can get a Cruise Vacation For Two* when you are approved for a Home Equity Line of Credit. Also, keep a look out for upcoming promotions for a chance to win a cruise vacation for two!

* All loans are subject to credit approval. Offer subject to change without notice. Members of MFCUFL who finance a Home Equity Line of Credit (HELOC) in the amount of \$20,000.00 or more are eligible. This is a limited-time offer. Offer good while supplies last.

CHAD STACY, FINANCIAL ADVISOR WITH **RODNEY RICH & COMPANY**, WILL BE AVAILABLE FOR APPOINTMENTS AT ALL BRANCH LOCATIONS, MONDAY-FRIDAY, FOR MEMBERS TO CONSULT WITH REGARDING:

- RETIREMENT INCOME STRATEGIES
- TRUSTS & ESTATE PLANNING
- INVESTMENT IDEAS
- INSURANCE NEEDS

SET UP YOUR APPOINTMENT WITH CHAD TODAY!

850.434.5321
CStacy@rodneyrichco.com

RODNEY RICH & COMPANY
Investments • Benefits • Insurance

HOW TO PROTECT YOURSELF AGAINST ONLINE SCAMS

According to the U.S. Department of Homeland Security, Americans young and old are using the Internet and mobile devices on a daily basis. Specifically, older Americans are increasingly utilizing mobile phones, tablets, and wearables to stay connected, informed, and involved with family and friends. This increased connectivity has many advantages, but it also presents a unique set of risks for people over 65.

Cyber criminals often target older Americans, believing they are more likely to fall for online scams like phishing, online fraud, and identity theft. For example, a cyber criminal may email an older adult claiming to be a real financial or government organization, like their bank or the Internal Revenue Service (IRS), asking for money or for them to share their sensitive personal information.

Learning how to protect your identity and personal information online – and how to spot an online

scam – is just as important as understanding how to use the latest technology.

Since cyber criminals are more likely to attack aging Americans, it is critical to equip them with the knowledge to protect themselves online. The Department of Homeland Security encourages older Americans, and all citizens, to follow these three tips to be safe online:

- Beware of “free” gifts or prizes. If something is too good to be true, then it probably is.
- Most businesses or organizations don’t ask for your personal information over email. Beware of any requests to update or confirm your personal information.
- It is important to add only people you know on social media sites and programs like Facebook and Skype; adding strangers could expose you and your personal information to scammers.

Keep Ahead of the Game! Con artists are constantly coming up with new ways to scam you online. To protect you from cyber criminals, the AARP offers the Fraud Action Network. Receive email alerts about the latest frauds and scams, access to resources, and tips about avoiding threats when you join.

The AARP Fraud Action Network is free and available to people of all ages, including non-members. Scan the code to visit the Fraud Action Network and sign up.



©2016 Department of Homeland Security | Stop.Think.Connect. Campaign

WE HAVE LENDING FOR YOUR LIFESTYLE. WHEN

NATURE CALLS,

ANSWER IT. BORROW UP TO \$15,000 FOR UP TO 60 MOS.

Rates as low as **9.95% APR***

APPLY TODAY AT MEMBERSFIRSTFL.ORG | 850.434.2211

*APR = Annual Percentage Rate. Offer subject to credit approval. Rates & terms are based on individual credit worthiness. NCUA Insured. Equal Housing Lender.



CRUISE INTO HOME IMPROVEMENT

With rates as low as 4.25% APR*, now is the perfect time to remodel. Plus, when you borrow \$20,000 or more on a Home Equity Line of Credit, you’ll receive a CRUISE VACATION FOR TWO¹.

That’s right! You could be on a 5-day, 4-night cruise to Mexico, the Bahamas, or the Western Caribbean. For more information, Call: 850.434.2211 to speak with a credit union representative. To start the pre-qualification process, apply online at membersfirstfl.org.

GET PRE-QUALIFIED AT MEMBERSFIRSTFL.ORG

* APR = Annual Percentage Rate. This is a limited time offer. Interest rate based on the Wall Street Journal prime plus 0.00% for the life of the loan with a minimum rate of 3.00% APR and a maximum rate of 17.00% APR. The Credit Union will pay all normal closing costs, except appraisal fee (if appraisal required), if member agrees to borrow \$20,000.00 or more at closing and agrees to not pay off and close the line of credit for 24 months. When establishing a Home Equity Line of Credit limit, a full advance up to the limit must be taken at closing or member will be responsible for the portion of the closing costs on the amount not advanced. Offer available for new loans only. Contact the Credit Union at 850.434.2211 for complete details. NCUA Insured. Equal Housing Lender.

¹ Members of MFCUFL who finance a Home Equity Line of Credit (HELOC) in the amount of \$20,000.00 or more between July 1, 2017, and July 31, 2017, are eligible. Loans funded prior to July 1, 2017, or after August 31, 2017 are ineligible and will be excluded from the promotion. The promotion is limited to HELOCs only, and HELOCs currently financed with MFCUFL are ineligible for the promotion. At loan closing, member will receive a cruise vacation certificate for two per qualifying HELOC. Members closing jointly with one or more persons will receive only one certificate. Cruise Certificates must be registered within 45 days. Certificate recipient is responsible for 1) a one-time registration fee of \$19.00 per person; 2) port charges, taxes, customs, and fulfillment fees of \$39.60 per day/per person; 3) transportation to and from the port; 4) any applicable identification; and 5) any applicable incidental/gratuity charges and/or fees. See certificate for full details. Promotion ends July 31, 2017.

SET SAIL WITH LOW PAYMENTS

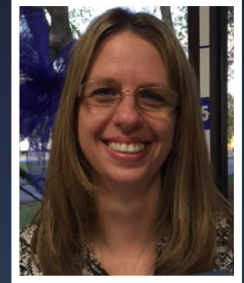
on Boat, Motorcycle, and RV Loans

APPLY AT
MEMBERSFIRSTFL.ORG
850.434.2211

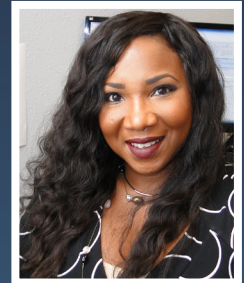


SPOTLIGHT

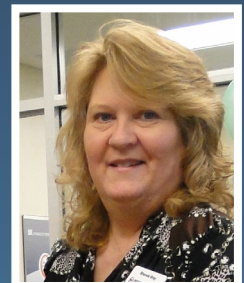
MEMBERS FIRST WOULD LIKE TO SPOTLIGHT 4 EMPLOYEES WHO HAVE REACHED A MILESTONE IN THEIR CAREERS, WHILE HAPPILY SERVING OUR MEMBERS.



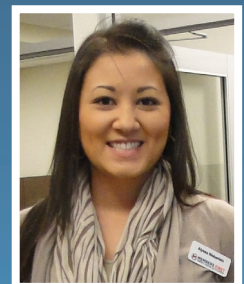
Karen McManus | 15 Years
Teller Supervisor



Adetoun Sanders | 10 Years
VP of Marketing



Rhonda Gray | 5 Years
Assistant Manager



Alyssa Nieberlein | 5 Years
FSRIV

Congratulations &
Thank you for your years of
service!

YOUR CREDIT UNION

CAN HELP YOU BE **AutoSMART...**

Find a vehicle in local dealer inventory through AutoSMART and apply for an auto loan with great rates and low payments with Members First!



Find the right
vehicle with
the right loan
from us!

AutoCash

Your Free Gift Awaits!



SPECIAL OFFER FOR OUR MEMBERS!

Receive a \$20 Gas Card just for visiting participating auto dealers or upgrade to a \$50 Visa Gift Card when you finance with us!

VISIT US AT
MEMBERSFIRSTFL.ORG
or SCAN QR CODE
for AutoCash
Certificate.



INDIVIDUAL RETIREMENT ACCOUNTS (IRAS)

IT'S NEVER TOO SOON TO PLAN FOR RETIREMENT.

You've landed your first "real" job, got an awesome new apartment, and you're ready to conquer the world. Believe it or not, this is the perfect time to think about your retirement. Once you take care of bills and expenses and contribute to your employer's 401(k), think about opening a Roth IRA (individual retirement account).

A Roth IRA lets you set aside a specified dollar amount of income after taxes, providing tax-free growth of your money. You won't get a tax deduction as you make contributions. However, starting at age 59½, when you start making withdrawals, you won't pay taxes. With a traditional IRA, contributions are tax-deductible, but you'll pay taxes on withdrawals at retirement.

For young people, especially, a Roth IRA can be a great investment because of the following:

- **Early withdrawals.** You'll avoid the 10% early withdrawal penalty if you're using the money as a first-time home buyer or if you're disabled.
- **Low tax rates.** If you're in your 20s, you're most likely paying a lower rate than the anticipated higher tax bracket when you retire, making it a better deal for you to pay taxes now.
- **Ease and simplicity.** When you retire, it's easier to take

tax-free withdrawals than to calculate what you'll need for living expenses after taxes and to send estimated payments to the Internal Revenue Service.

- **Benefits of compounding.** Because of your early start, you'll far outpace any progress your peers make if they start 10 years later, even though their incomes and ability to make contributions could be higher then.

When you open a Members First Individual Retirement Account (IRA), you can invest by making tax-deductible deposits (called "contributions") in a savings program. Our IRAs let you invest up to \$5,500 a year (\$6,500 if you're 50 or older), tax free. There is no minimum balance required to open a MFCU IRA.

NEED A MORE SECURE IRA? WE'LL MAKE IT EASY!

We offer Traditional, Roth, and Coverdell IRA accounts with a 12-month & 24-month CD term. Funds are insured up to \$250,000 by the NCUA. Qualifying funds from other institutions can be directly transferred or rolled over to an IRA at Members First. Call 434-2211 today for more information or to set up your IRA account.

It's Never Too Early to Start Saving



Want to teach your kids fun ways to save? Professor Ca\$h and the UnderSea Gang is here for you. Our Youth Savings Program includes:

> UnderSea Newsletter

Our Monthly newsletter includes educational articles and activity worksheets.

> Savings Rewards

Receive 1 token for each deposit made. Bring in 3 tokens for a prize.

> Spotlight Saver

The child with the most deposits each quarter will be featured in the UnderSea newsletter and receive 2 FREE movie tickets.





save UP
TURN YOUR SPENDING INTO SAVINGS

AUTOMATICALLY ADD YOUR CHANGE TO THE MEMBERS FIRST SAVINGS ACCOUNT OF YOUR CHOICE WHEN YOU MAKE A PURCHASE USING YOUR DEBIT CARD.

CALL 850.434.2211



LOCATIONS AND HOURS

DOWNTOWN PENSACOLA

251 W. Garden St, 32502
 Mon-Fri Lobby 9AM - 4:30PM
 Mon-Thur Drive-thru 8:30AM - 4:30PM
 Fri Drive-thru 8:30AM - 5PM
 ATM • Drive Thru • Night Drop

NORTH PENSACOLA

250 W. Airport Blvd, 32505
 Mon-Fri Lobby 9AM - 4:30PM
 Mon-Thur Drive-thru 8:30AM - 4:30PM
 Fri Drive-thru 8:30AM - 5PM
 Sat Drive-thru 8:30AM - 12:00PM
 ATM • Drive Thru • Night Drop

EAST PENSACOLA

7176 N. 9th Ave, 32504
 Mon-Fri Lobby 9AM - 4:30PM
 Mon-Thur Drive-thru 8:30AM - 4:30PM
 Fri Drive-thru 8:30AM - 5PM
 Sat Lobby 9:00AM - 12:00PM
 Sat Drive-thru 8:30AM - 12:00PM
 ATM • Drive Thru • Night Drop

WEST PENSACOLA

4240 W. Fairfield Dr, 32505
 Mon-Fri Lobby 9AM - 4:30PM
 Mon-Thur Drive-thru 8:30AM - 4:30PM
 Fri Drive-thru 8:30AM - 5PM
 ATM • Drive Thru • Night Drop

PACE

5005 Hwy 90, 32571
 Mon-Fri Lobby 9AM - 4:30PM
 Mon-Thur Drive-thru 8:30AM - 4:30PM
 Fri Drive-thru 8:30AM - 5PM
 Sat Lobby 9:00AM - 12:00PM
 Sat Drive-thru 8:30AM - 12:00PM
 ATM • Drive Thru • Night Drop



CONTACT INFORMATION

Web: www.membersfirstfl.org
 Email: mfcufl@mfcufl.org
 Phone: 1.850.434.2211
 Telephone Teller: 1.877.433.8350
 Mailing Address: P.O. Box 12983
 Pensacola, FL 32591



INSTITUTION NMLS ID # 405711

Notice: "Current Living" is an official publication of Members First Credit Union of Florida, and it serves as official notice to the Credit Union membership of matters contained within.
 *APR=Annual Percentage Rate. APY=Annual Percentage Yield. All offers subject to approval.

Claim your no-cost AD&D Insurance. Add more coverage starting between \$1 and \$1.50 per month.*

You're entitled to \$1000 of no-cost TruStage® Accidental Death and Dismemberment Insurance—an exclusive member benefit paid for by Members First Credit Union of Florida. All you have to do is claim it.

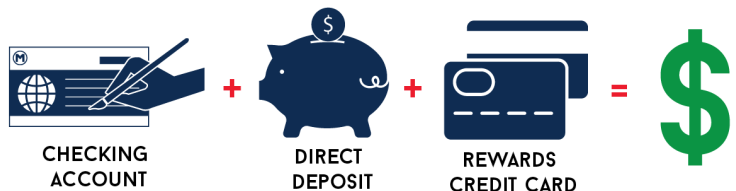
Acceptance is guaranteed—with no health questions or medical exam. Don't miss out on this valuable, no-cost benefit of your credit union membership. Scan QR code for more information or to claim it now. Or call toll-free 1-800-798-8798.

*Cost is between \$1 and \$1.50 per month for every \$10,000 of individual TruStage AD&D Insurance. TruStage® AD&D Insurance is offered by TruStage Insurance Agency, LLC, and underwritten by CMFG Life Insurance Company. The insurance offered is not a deposit and is not federally insured or guaranteed by your credit union. AD&D Base Policy Series E10-ADD-2012 and E10a-014-2012. ADD-1607683.1



ARE YOU A REWARDS CLUB MEMBER?

If you have a checking account, direct deposit, and credit card with Members First, you're eligible to be a part of our rewards club program. When you're part of the club, you'll earn cash for charges made on your rewards credit card. For complete terms and conditions visit membersfirstfl.org or call 850.434.2211.



START EARNING REWARDS TODAY! SCAN QR CODE TO APPLY.

*Direct deposit must be a minimum of \$100 going to your checking account. Approved applications will be issued a new 'rewards' credit card & number. Please see website for complete details.



Love your savings.

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love my Credit Union Rewards. You can save too with valuable discounts from these partners:

- \$100 cash reward with every new line switched to Sprint! Current customers will receive \$50 for every line transferred. Plus, a \$50 loyalty reward every year for every line!*
- Save up to \$15 on TurboTax Federal tax products.
- Get an exclusive smoke communicator and a \$100 gift card with a new ADT monitored home security system. Call 844-703-0123 to activate this special offer.
- Shop and get cash back at over 1,500 online retailers with Love to Shop.

To find out more and learn about other valuable discounts, visit LoveMyCreditUnion.org. You'll get all these offers and discounts just for being a member of Members First Credit Union.

*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2017. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit lovemycreditunion.org/sprintrewards. Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.



MANAGEMENT

- | | |
|---|--|
| Caryl A. Greene.....President/Chief Executive Officer | Jeff Crutchfield.....VP of Information Technology |
| Michele Williams.....EVP/Chief Operating Officer | Adetoun Sanders.....VP of Marketing & Business Development |
| Tom Painter.....Chief Lending Officer | Martha Tubb.....VP of Human Resources |
| Debbie Cosson.....Chief Financial Officer | Douglas T. Zepp, CCUE..... VP of Members Services |