

# CURRENT LIVING

THE LATEST CREDIT UNION NEWS AND PROMOTIONS FOR OUR MEMBERS



## ACCELERATE YOUR HOME LOAN

JANUARY 2022

### REFINANCE YOUR MORTGAGE WHILE INTEREST RATES ARE STILL LOW

Now is the perfect time to refinance your home and take advantage of low rates and Members First's mortgage options to lock in your savings. Whether you want to lower your payment, consolidate debt, or pay off your mortgage faster, there are tons of benefits to refinancing — especially with today's low rates. Choose between the offers below or speak with a credit union representative to find the right mortgage refinance program for you.

#### Accelerate Your Home Loan Program

- You Pay No Closing Costs\*
- 7, 10, & Limited Time 12.5 Year Payback Options

#### 15-Year Mortgage Refinance Special<sup>1</sup>

- Limited Time Offer
- Low Fixed Rate
- No Origination Fee & No Points\*\*
- No Private Mortgage Insurance (PMI)
- Closing Costs Can Be Financed

Visit our website at [mfcufl.org/mortgagerefi](https://mfcufl.org/mortgagerefi) to learn more or apply online. Or, call us at (850) 434-2211 and press option 2 to speak with



a representative in our loan or mortgage department. Our Member Information Call Center hours are Monday - Friday from 8:30 a.m. - 4:30 p.m. You can also stop by one of our branch locations during normal business hours.



LEARN MORE & APPLY AT [MFCUFL.ORG/MORTGAGEREFI](https://MFCUFL.ORG/MORTGAGEREFI)

APR = Annual Percentage Rate. Rates and terms are based upon individual credit worthiness. NCUA Insured. Equal Housing Lender. NMLS #405711. \*This is a limited time offer. Member must meet all loan approval guidelines, the terms listed above, and must agree not to prepay for the first six months. Members that have had no prior closing cost loans paid by the Credit Union must advance a minimum of \$50,000 in new money to qualify for the no closing cost special or agree to pay all normal closing costs on new loan. Borrower pays only a \$285.00 Document Preparation Fee. <sup>1</sup> Offer subject to change without notice. Rates shown are effective January 14, 2021. Rates are on owner-occupied primary residences. Additional terms and conditions apply. \*\*Borrower pays only a \$285.00 Document Preparation Fee.



### ELECTION NOTICE:

In October's Current Living, the ballot process was explained. This year, the incumbents and nominees met with no opposition. For this reason, there will be no need for an election. The nominees will serve their terms as follows:

- Dr. Clarence Ladner, Board of Directors, 3 Years
- Theresa McCants, Board of Directors, 3 Years
- Kathy Terrell, Board of Directors, 3 Years



PLEASE PRINT CLEARLY, CLIP, & RETURN IN ENCLOSED ENVELOPE.

**NAME** (First/MI/Last): \_\_\_\_\_

**ADDRESS:** \_\_\_\_\_

**EMAIL:** \_\_\_\_\_ **PHONE:** \_\_\_\_\_

**PREFERRED CONTACT METHOD** (Please Circle): **Email** | **Mail** | **Phone**  
**I'D PREFER TO BE NOTIFIED** (Please Circle): **Weekly** | **Bi-weekly** | **Monthly**

**SIGNATURE:** \_\_\_\_\_

### NOTICE OF COMMUNICATION CHANGES

For your convenience we're looking at different and more effective ways to communicate with you. To help us make a decision on the best way to reach you and keep you up-to-date with Members First Credit Union news and promotions, please complete this form with your updated email address and preferred contact method and drop it in the mail. You can also email a picture or scanned copy of your completed and signed form to [mfcufl@mfcufl.org](mailto:mfcufl@mfcufl.org) or stop by one of our branch locations.



## LOCATIONS AND HOURS

### GARDEN ST BRANCH

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

### AIRPORT BLVD BRANCH

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

### 9TH AVE BRANCH

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 Drive-thru 8:30AM - 12:00PM  
ATM ● Drive Thru ● Night Drop

### FAIRFIELD DR BRANCH

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

### HWY 90 BRANCH

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 Drive-thru 8:30AM - 12:00PM  
ATM ● Drive Thru ● Night Drop

### NINE MILE RD BRANCH

1645 E. 9 Mile Rd, 32514  
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

## CONTACT INFORMATION

Web: [www.membersfirstfl.org](http://www.membersfirstfl.org)  
Email: [mfcufl@mfcufl.org](mailto:mfcufl@mfcufl.org)  
Phone: 850.434.2211  
Telephone Teller: 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.



## TIPS TO HELP YOU BUY YOUR FIRST HOME

Are you thinking of buying a home this year? We've put together a few tips to help lay the foundation to a rewarding home-buying experience.

### Check Your Credit Score

Do you know your credit score? If you're in the market to buy a home, your score will help to determine the loan and interest rate you qualify for. Understanding your credit score can help you better understand the role your score plays in your financial life. Checking your credit score will allow you to identify red flags, like a low score or credit accounts that you may not be aware of, so that you can work to address any issues before you apply for a mortgage.

### Understand Your Finances

It's always good practice to document your finances (income, liabilities, and assets), but this practice is especially important when you're planning on purchasing your first home. Your income, liabilities (debts and financial obligations), and assets, are key to helping your lender determine what you can afford. Understanding your spending habits will help

paint an accurate picture of your finances. Do you have enough money saved for a down payment or closing costs? If your spending habits aren't aligning with your goals, you'll want to adjust where you can so that you can start saving to cover these costs. Speak with a financial service representative about your options to make sure that you're choosing the mortgage that best fits your budget now and in the future.

### Ask Questions

Buying a home, whether you're a first-time homebuyer or have purchased multiple homes in the past, is a major milestone and one of the most important and biggest purchases you'll ever make. So, if you're unsure about any step in the homebuying process, ask questions. Your credit union is here to help with any financial questions or concerns you may have. Speaking with a financial service representative can help you plan, simplify, and streamline the process of purchasing your home.

## LEARN MORE AT [MFCUFL.ORG/HOMELOANS](http://MFCUFL.ORG/HOMELOANS) OR CONTACT US TODAY!



To speak with a Members First credit union representative in our loan or mortgage department, please call (850) 434-2211 and select option 2. Our Member Information Call Center hours are Monday-Friday, from 8:30-4:30 p.m.

## Empty Piggy? Start saving now with a Christmas Club Account.

You decide how much to put away weekly, bi-weekly, or monthly in a Christmas Club account. In November, you'll receive your Christmas Club savings. Speak to a representative today!

LEARN MORE AT [850.434.2211](tel:850.434.2211) • [MEMBERSFIRSTFL.ORG](http://MEMBERSFIRSTFL.ORG)



### ANNUAL MEETING NOTICE:

The Members First Annual Meeting will be held at 5:30 p.m. on Thursday, March 3, in the Garden St. Branch lobby located at 251 W. Garden St. Bldg. 1.

## HOLIDAY HOURS/CLOSINGS

All Offices will be closed on the following dates:  
Saturday, January 1.....New Year's Day  
Monday, January 17.....Martin Luther King Day  
Monday, February 21.....Presidents' Day  
Monday, May 30.....Memorial Day  
Monday, June 20.....Juneteenth  
Monday, July 4.....Independence Day  
Monday, September 5.....Labor Day

