

CURRENT LIVING

THE LATEST CREDIT UNION NEWS AND PROMOTIONS FOR OUR MEMBERS



JULY 2021

YOUR DREAMS ARE POSSIBILITIES WITH YOUR HOME'S EQUITY.

Unlock the door to your possibilities with a Members First Home Equity Loan or Home Equity Line of Credit (HELOC). With a Home Equity Loan or HELOC from Members First, you can consolidate debt, remodel your home, make home repairs, install a swimming pool, pay tuition, and more. You've worked hard to build your home's equity, so why not let it work for you?

Members First offers a Home Equity Loan and HELOC option for your financial needs, including options with No Closing Costs*. View the HELOC vs HELOAN infographic to find the right option for your needs. You can also visit our website, give us a call, or stop by one of our branch locations for information or to apply.

LEARN MORE OR GET PRE-QUALIFIED TODAY



mfcufl.org/homeloans#homeequity
(850) 434-2211

Find a Branch Near You At:
mfcufl.org/contact-us



HELOC VS HELOAN Find the Right Option For Your Needs

HELOCs function like a credit card with a limit based on your home's equity.

How it Works

HELOANs function like a mortgage with a loan amount based on your home's equity.

Draw funds as you need them.

How You Receive Money

Receive one (1) up-front lump sum.

Variable Interest Rate.

Interest Rate

Locked-in Interest Rate.

Make payments only on the amount that you actually borrow and not the full amount available.

How You Repay the Loan

Fixed payments of principle and interest.

Recurring expenses like tuition, medical bills, and home improvement.

What Is It Best For?

Nonrecurring expenses like major home renovations and consolidating debt.

APR = Annual Percentage Rate. All loans are subject to credit approval. Rates and terms are based on individual credit worthiness. NCUA Insured. Equal Housing Lender. NMLS# 405711. * Limitations Apply. Please contact us for details.

HOLIDAY HOURS/CLOSINGS

All Offices will be closed on the following dates:

Monday, July 5.....	Independence Day
Monday, September 6.....	Labor Day
Monday, October 11.....	Columbus Day
Thursday, November 11.....	Veterans' Day
Thursday, November 25.....	Thanksgiving Day



**MFCU APP
DOWNLOADS**

ANDROID



IPHONE



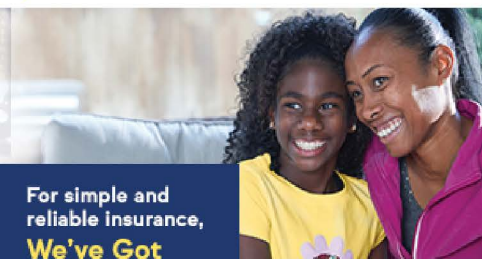
850.434.2211
[WWW.MEMBERSFIRSTFL.ORG](https://www.membersfirstfl.org)



HONORING EMPLOYEES WHO HAVE
REACHED A MILESTONE IN THEIR
CAREERS.



Doug Zepp | 35 Years
Chief Compliance Officer



For simple and
reliable insurance,
**We've Got
You Covered**

DT03-294348L1

Insurance is an important part of a solid financial plan. The key is finding coverage that fits your needs and budget from someone you can trust. The right insurance can help give you peace of mind.

You can count on TruStage to help protect what matters most. Trust us for all your insurance needs, including life, auto, accidental death and dismemberment coverage, and more.

Get a quote or explore your options at mfcufl.org/insurance-services or go to TruStage.com.

© Copyright 2020, TruStage. All Rights Reserved. TruStage® insurance products and programs are made available through TruStage Insurance Agency, LLC. Life insurance and AD&D insurance are issued by CMFG Life Insurance Company, PO Box 61, Waverly, IA 50677-0061. Auto and Home Insurance Program are issued by leading insurance companies. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. GEN-29440471



SPECIAL OFFER FOR OUR MEMBERS!

Members First has teamed up with AutoCash. Receive a \$50 Gift Card when you visit a participating auto dealer and finance with us!

VISIT US AT
MEMBERSFIRSTFL.ORG for
AutoCash Certificate.



Finances in the Stinker?

You Need a Fresh Start! While We Can't Bottle New Beginnings, We Can Help You Freshen Up Your Finances with Fresh Start Options like Credit Builder and Secured Credit Cards.

Learn More at mfcufl.org/freshstartoptions.



The annual percentage rate you pay will be based on the number of months your loan is financed, the loan type and your credit history. The APR will be disclosed prior to an advance being made on a loan. Loan terms may vary based on value and type of collateral. For complete terms and conditions, email us at mfcufl@mfcufl.org or contact a Call Center Representative at (850) 434-2211. NCUA Insured. Equal Housing Lender.



**LOCK,
UNLOCK,
REPEAT.**



With the CardValet® app, you can save time and rest easy by controlling your debit card with the phone in your pocket.

CardValet

Learn more at mfcufl.org/cardvalet

Start Your Engine With A New Or Used Auto Loan at Members First

+ Make No Payments For Up to 90 Days

Rates
as low as **2.99%** APR*

APPLY AT MFCUFL.ORG OR CALL (850) 434-2211



* Subject to credit approval. Rates & terms are based on individual credit worthiness. Rate shown effective 2/17/2021. Actual rates may vary. Interest will still accrue with the 'No Payments for up to 90 days' offer. This is a limited time offer. Offer may be withdrawn at anytime.



GET REWARDED FOR EVERYDAY PURCHASES WITH A MEMBERS FIRST VISA® CREDIT CARD

APPLY AT MFCUFL.ORG | 850.434.2211



Subject to credit approval. Rates and terms are based on individual credit worthiness. Rates are subject to change without notice.

Pay with your Members First Credit Card Rewards Points at CVS®, Walgreens®, and PayPal®.

Learn more at scorecardrewards.com

SCORECARD

MORE SAVINGS. MORE POSSIBILITIES.

There are more reasons than ever to love being a Member of Members First Credit Union of Florida.

Your credit union membership is about the trust and care of community, built around where you live, work, and play. That's why Members First Credit Union of Florida membership saves you money through exclusive member-only offers with our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over **\$2 billion** with offers like:

- » Members can save up to **\$360 on their wireless bill** by switching to no-contract wireless.
- » Members can save up to **35% on IdentityIQ** credit report monitoring and identity theft protection.
- » Savings **up to \$15 on TurboTax** federal products.
- » Exclusive access to **home tech support and protection** with Asurion Home+.
- » Members save on **SimpliSafe**, the #1 expert pick for home security.
- » Save on car maintenance + get \$10 off your first service using **CarAdvise**.
- » Save 40% on a 1-year membership to **Sam's Club**.
- » Build your credit history with rent and save up to 30% with **Rental Karma**.
- » Save \$40 on **Calm**, the #1 app for meditation and sleep.
- » Save on your **Travel and Entertainment** needs like Car Rentals, Hotels, Theme Parks, and more!

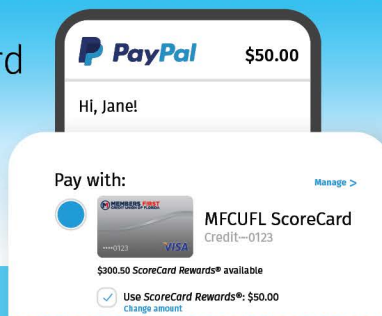
Learn all about how your Members First Credit Union of Florida membership gets you all these exclusive savings and more at membersfirstfl.org/discounted-services or lovemycreditunion.org. Check them out and start enjoying credit union member benefits you never knew you had.

You could **score \$10,000** and a chance to virtually meet Olympic hopeful Noah Lyles, courtesy of Visa! When you **pay with your Members First Visa card**, or any other Visa, from 6/15/21 - 8/15/21, you'll be entered for a chance to win.



Noah Lyles
Athletics
Team Visa

For Official Rules, please go to
visa.com/Tokyo2020SweepsFullRules



STAPLES, ELLIS + ASSOCIATES, P.A.
FLORIDA PERSONAL INJURY LAWYERS

PREPAID LEGAL SERVICE AVAILABLE FOR MEMBERS



AS A MEMBER OF MEMBERS FIRST, YOU AND YOUR DEPENDENTS ARE ELIGIBLE FOR THE FOLLOWING LEGAL SERVICES WITH PREPAID LEGAL:

LEGAL ADVICE & CONSULTATION
JUDICIAL PROCEEDINGS
DOCUMENT DRAFTING
INVESTIGATION & RESEARCH

ONLY \$161/YR

SIGN UP FOR THIS VALUABLE SERVICE AT ANY OF OUR BRANCH LOCATIONS. TO LEARN MORE, VISIT OUR WEBSITE AT MFCUFL.ORG/DISCOUNTED-SERVICES#PREPAIDLEGAL.

VIRTUAL HEALTH BENEFITS FOR MEMBERS



The Members First Leverage Health Benefits Program provides you and your immediate family non-insured benefits that help you save on medical and everyday expenses for a low, monthly membership fee. Learn more about the packages available at an affordable price.

MFCUFL.VRHEALTH.MYLEVERAGE.COM

This program is NOT insurance coverage and does not meet the minimum requirements under the Affordable Care Act or Massachusetts M.G.L.c. 111M and 95B CMR 5.00. Terms & conditions apply. Go to mfcufl.vrhealth.myleverage.com for complete details. *Actual costs and savings vary by provider, service, and geographical area.



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Credit Union®
rewards

NOTICE OF CHANGE IN TERMS OF ELECTRONIC FUND TRANSFERS AGREEMENT AND DISCLOSURE

Please note the following is a summary of changes being made to your Electronic Fund Transfers Agreement and Disclosure effective 8/15/2021.

1. EFT SERVICES b. Debit Card.

At the present time, you may also use your card to:
Order goods or services online or by mail or telephone from places that accept Visa.

3. CONDITIONS OF EFT SERVICES — c. Foreign Transactions.

Visa. Purchases and cash withdrawals made in foreign currencies will be debited from your account in U.S. dollars. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from a range of rates available in wholesale currency markets for the applicable transaction date, which rate may vary from the rate Visa itself receives, or the rate mandated by the government or governing body in effect for the applicable transaction date. The exchange rate used on the transaction date may differ from the rate that would have been used on the processing date or cardholder statement posting date.

A fee of 1.00% of the amount of the transaction, calculated in U.S. dollars, will be imposed on all foreign transactions, including purchases, cash withdrawals and credits to your account. A foreign transaction is any transaction that you complete or a merchant completes on your card outside of the United States, with the exception of U.S. military bases, U.S. territories, U.S. embassies or U.S. consulates. Transactions completed by merchants outside of the United States are considered foreign transactions, regardless of whether you are located inside or outside the United States at the time of the transaction.

4. FEES AND CHARGES —

We assess certain fees and charges for EFT services. For a current listing of all applicable fees and charges, see our current Schedule of Fees and Charges that was provided to you at the time you applied for or requested these EFT services. From time to time, the fees and charges may be changed, and we will notify you as required by applicable law.

Additionally, if you use an ATM not operated by us, you may be charged a fee(s) by the ATM operator and by any international, national, regional, or local network used in processing the transaction (and you may be charged a fee for a balance inquiry even if you do not complete a funds transfer). The ATM fee(s), or surcharge(s), will be debited from your account if you elect to complete the transaction and/or continue with the balance inquiry.

You understand and agree that we and/or the ATM operator may charge you multiple fees for multiple transactions during the same ATM session (for example, fees for both a balance inquiry and a cash withdrawal).

10. NOTICES —

All notices from us will be effective when we have mailed them or delivered them to the appropriate address in the Credit Union's records. Written notice you provide in accordance with your responsibility to report unauthorized transactions to us will be considered given at the time you mail the notice or deliver it for transmission to us by any other usual means. All other notices from you will be effective when received by the Credit Union at the address specified in this Agreement. We reserve the right to change the terms and conditions upon which EFT services are offered and will provide notice to you in accordance with applicable law. Use of EFT services is subject to existing regulations governing your Credit Union account and any future changes to those regulations.

11. BILLING ERRORS —

In case of errors or questions about electronic fund transfers from your share and share draft accounts or if you need more information about a transfer on the statement or receipt, telephone us at the following number or send us a written notice to the following address as soon as you can. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem appears. **Call us at: 850.434.2211 or 877.434.6328, or write to: Members First Credit Union of Florida, PO Box 12983, Pensacola, FL 32591, Fax: 850.434.9995.**

- Tell us your name and account number.
- Describe the electronic transfer you are unsure about and explain, as clearly as you can, why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days. We will determine whether an error has occurred within ten (10)* business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45** days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10)** business days for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

*If you give notice of an error occurring within 30 days after you make the first deposit to your account, we may take up to 20 business days instead of ten (10) business days to investigate the error.

**If you give notice of an error occurring within 30 days after you make the first deposit to your account, notice of an error involving a point-of-sale (POS) transaction, or notice of an error involving a transaction initiated outside the U.S., its possessions and territories, we may take up to 90 days instead of 45 days to investigate the error. Additionally, for errors occurring within 30 days after you make the first deposit to your account, we may take up to 20 business days instead of ten (10) business days to credit your account.

NOTE: If the error you assert is an unauthorized Visa transaction, other than a cash disbursement at an ATM, we will credit your account within five (5) business days unless we determine that the circumstances or your account history warrant a delay, in which case you will receive credit as described above.

MANAGEMENT

Caryl A. Greene.....President/Chief Executive Officer
Michele Williams.....EVP/Chief Operating Officer
Tom Painter.....Chief Lending Officer
Debbie Cosson.....Chief Financial Officer
Douglas T. Zepp, CCUE.....Chief Compliance Officer

Jeff Crutchfield.....VP of Information Technology
Tammy Miller.....VP of Retail Delivery
Christina Reynolds.....VP of Special Projects
Adetoun Sanders.....VP of Marketing & Business Development
Martha Tubb.....VP of Human Resources



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

Email: 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.