

CURRENT LIVING

THE LATEST CREDIT UNION NEWS AND PROMOTIONS FOR OUR MEMBERS

OCTOBER 2021



REFINANCE YOUR MORTGAGE & LOCK IN TODAY'S LOW RATES

It's the perfect time to refinance your home and take advantage of low rates and Members First's mortgage options to lock in your savings and pay off your mortgage quickly. Choose between the offers below or speak with a credit union representative to find the right mortgage refinance program for you. Visit our website at mfcufl.org or give us a call at (850) 434-2211.

Accelerate Your Home Loan Program

2.99% - 3.25% APR

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

15-Year Mortgage Refinance Special¹

2.50% APR

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

LEARN MORE & APPLY AT MFCUFL.ORG/MORTGAGEREFI

APR=Annual Percentage Rate. Rates and terms are based upon individual creditworthiness. 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 \$30,000 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. ¹Offer 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.

*Wrap-up
your
Holiday
Shopping*

**Borrow up to \$2,000
with a Christmas Loan**

APPLY AT MFCUFL.ORG

Subject to credit approval. Rates and terms are based on individual creditworthiness. Rates are subject to change without notice. Christmas Loans available October - February. NCUA Insured.

HOLIDAY HOURS/CLOSINGS

All Offices will be closed on the following dates:

| | |
|--|---|
| Monday, October 11.....Columbus Day | Friday, December 24.....Christmas Eve |
| Thursday, November 11.....Veterans' Day | Saturday, December 25.....Christmas Day |
| Thursday, November 25.....Thanksgiving Day | Friday, December 31.....New Year's Eve |
| Friday, November 26.....Day After Thanksgiving | Saturday, January 1.....New Year's Day |



ANDROID



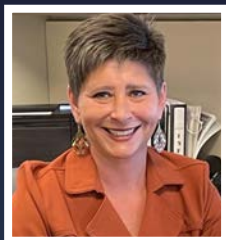
IPHONE



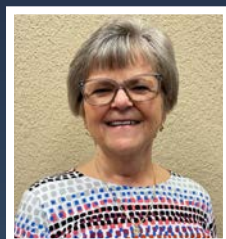
850.434.2211
WWW.MEMBERSFIRSTFL.ORG

SPOTLIGHT

HONORING EMPLOYEES WHO HAVE
REACHED A MILESTONE IN THEIR
CAREERS.



Mary Wade | 15 Years
Mortgage Loan Officer



Sheri Lollar | 10 Years
FSR II



Donlee Dunn | 5 Years
Secured Loss Consultant



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

877-594-1488

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-2944047.1

Use Your Card. WIN BIG!



Happening Now - October 31, 2021

Members First credit card holders will automatically be entered for a chance to win 25,000 to 1 million ScoreCard® Rewards points just for having our credit card.

Plus, every purchase made with your Members First Credit Card, gives you an additional entry for a chance to win.

View Official Rules:

hq.scorecardrewards.com/scorebig

GET REWARDED THIS HOLIDAY SEASON WHEN YOU USE YOUR MEMBERS FIRST VISA® CREDIT CARD

DON'T HAVE A CREDIT CARD WITH US?

APPLY AT MFCUFL.ORG

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



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.



Love My
Credit Union®
rewards



STRENGTH IN SOLIDARITY

Now through November 30, join us in supporting everyday heroes by swiping your Members First credit card.

For every purchase you make, we'll make a \$0.01 donation to Operation Gratitude on your behalf.

MFCUFL.ORG/OPERATIONGRATITUDE

EMPTY YOUR COIN JARS & #GETCOINMOVING



LIMITED TIME **FREE** COIN MACHINE USAGE FOR MEMBERS

COIN MACHINES AVAILABLE AT GARDEN ST, AIRPORT BLVD, 9TH AVE, FAIRFIELD DR, & HWY 90 BRANCH LOCATIONS

* 20% CHARGE FOR NON-MEMBERS



YOUR BILLING RIGHTS

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

WHAT TO DO IF YOU FIND A MISTAKE ON YOUR STATEMENT

If you think there is an error in your statement, write to us at:

Members First Credit Union of Florida
PO Box 12983, Pensacola, FL 32591-2983
www.membersfirstfl.org

In your letter, give us the following information:

- **Account Information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in *writing* [or electronically]. You may call us; but if you do, we are not required to investigate any potential errors, and you may have to pay the amount in question.

WHAT WILL HAPPEN AFTER WE RECEIVE YOUR LETTER

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- *If we made a mistake:* You will not have to pay the amount in

question or any interest or other fees related to that amount.

- *If we do not believe there was a mistake:* You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date the payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation, but still believe your bill is wrong, you must write to us within **10 days** telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all the rules above, you do not have to pay the first \$50 of the amount you question, even if your bill is correct.

YOUR RIGHTS IF YOU ARE DISSATISFIED WITH YOUR CREDIT CARD PURCHASES

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (NOTE: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all the criteria above are met, and you are still dissatisfied with the purchase, contact us *in writing* [or electronically] at:

Members First Credit Union of Florida
PO Box 12983, Pensacola, FL 32591-2983
www.membersfirstfl.org

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

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 956 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.

PRIVACY NOTICE: Members First Credit Union of Florida's Privacy Notice can be found on our website at membersfirstfl.org/privacy. There have been no changes to our Privacy Notice. You can request a copy of our Privacy Notice by calling **850.434.2211**.

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

+ Make No Payments For Up to 90 Days*

APPLY AT MFCUFL.ORG | (850) 434-2211



* Subject to credit approval. Rates & terms are based on individual credit worthiness. 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.

★★★★ BALLOT PROCEDURES ★★★★★

It's a good time to think of the Credit Union's future as we approach our annual elections. If you're a member of Members First, you have the privilege of participating in this year's election. The election process allows you to have a voice in your financial future.

How Officials Are Nominated

The Board of Directors must take the first step by appointing the Nominating Committee for the 2022 Election of Officials. This year's Nominating Committee:

Bill Farinas, Chairperson
Charlotte Schipman
Jack Marmash

It is the responsibility of the Nominating Committee to nominate at least one qualified candidate for each vacancy on the Board of Directors.

Board of Directors Terms Expiring (vacancies with 3-year terms):

Dr. Clarence Ladner
Theresa McCants
Kathy Terrell

Each nominee must meet certain qualifications which include being a member in good standing, being at least 21 years of age, and being a member since November 30, 2020. If a member meets these qualifications and desires to run for the Board of Directors, but is not nominated by the Committee, that member may still run by means of petition by following

the policy as set forth by the Board of Directors. First, an Official Forms Packet may be picked up from Management at the Downtown Branch; then, at least 100 signatures of members must be acquired; and, finally, the petition and forms must be filed with Management. They must be filed at 251 W. Garden Street, before 4:30PM, Tuesday, November 30, 2021.

Nominees For The 2022 Election

Below are the nominees for the Board of Directors. Three 3-year vacancies will be filled.

Dr. Clarence Ladner
Theresa McCants
Kathy Terrell

The Ballot Process

All nominees' names are presented to the Board of Directors for certification before they are recognized as official candidates. Following certification of the candidates, all Credit Union members 18 years of age or older will receive the necessary information to vote in the 2022 Election of Officials. All voting information will be included with the newsletter and statement distributed in early January. A nominee fact sheet will be printed inside the January newsletter that provides a brief biographical sketch and a qualification outline of each candidate running for office. The Board of Directors will appoint a Ballot Committee to oversee the ballot procedures and ensure the validity of the election. The majority will determine the results of the balloting, and the outcome will be announced at the Members First Credit Union's 68th Annual Meeting. If there is only one nominee for each vacancy, the election will not be conducted by ballot, and there will be no nominations taken from the floor at the Annual Meeting.

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.....Chief Information Officer
Adetoun Evans.....VP of Marketing & Business Development
Tammy Miller.....VP of Retail Delivery
Christina Reynolds.....VP of Special Projects
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

★★★★★
5-Star Rating ~ Bauer Financial



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.