



The Coastal News

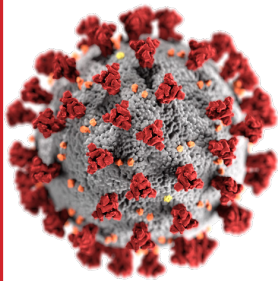


Exclusively for First Coast Credit Union Members

July - September 2020

The pandemic has disrupted life in unprecedented ways- we are here for you and your health and safety is our primary concern. Please reach out to us for all of your financial needs.

You can always reach us online accessing our web site or using our mobile banking app for fastest service 24/7 or you can also use our Audio Teller at 904-387-5660; call today to have a pin number assigned.



FREE YOUR SUMMER BUDGET!

LAST CHANCE FOR SUMMER SAVINGS!

SUMMER SKIP A PAYMENT OFFERED FOR JULY PAYMENTS.....

Need a little extra money this summer? Running a little short on cash? Take a break from your First Coast Federal Credit Union payments and use that cash for a weekend get away or put the money away in case of emergency. For a fee of \$30.00 per loan, you can be payment free for the entire month. This offer is good for July payments only. Please complete the attached form and return it to the Credit Union office. I would like to skip my July Payment(s) as follows:

NAME: _____

ACCOUNT # _____

Loan # _____ Loan Due Date: _____

Loan # _____ Loan Due Date: _____

Loan # _____ Loan Due Date: _____

Member Name: _____

Member Signature: _____

Date: _____

Joint Owner/Co-Signer: _____

Date: _____

Joint Owner/Co-Signer Signature: _____

Date: _____

Please deduct the fee from my account: _____

Enclosed is a check or money order _____

Terms of offer: Skip a payment request is based on approval criteria by the Credit Union. You must be a member in good standing and loan payments must be current to qualify. Please note that the acceptance of this offer will extend the term of the loan and interest will continue to accrue at its normal rate. Other restrictions may apply. Real Estate loans, single payment share/certificate loans and PAL loans are not eligible; Loan terms of 84 months or more may not be eligible as well. Please be advised that most payment protection plans such as GAP only cover 2 skip a payments per the life of the loan. Loans that have received skip payments for Covid relief may not be eligible.

Summer Special!

Gear up for hurricane season by purchasing supplies such as generators or back to school items, even lap tops..... whatever you need we have you covered.

NOW THROUGH SEPTEMBER 30, 2020, BORROW UP TO \$1,000.00 FOR 12 MONTHS AT 8.5% (APR) ANNUAL PERCENTAGE RATE. SOME RESTRICTIONS APPLY. TOTAL UNSECURED NOT TO EXCEED \$10,000.00.

Apply for a loan, refer a new member, sign up for e-statements, apply for a MasterCard, join our free Bill Pay Program and you will receive an entry into our Summer Fun bag valued up to \$125.00! Entries available from July 1, 2020 through August 31, 2020. Drawing will be held on September 2, 2020.



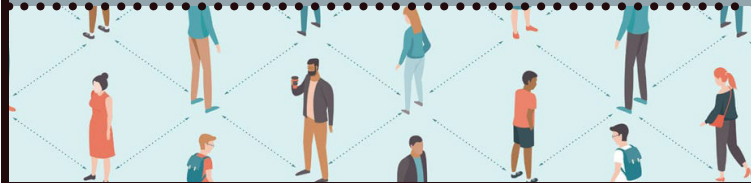
Traveling This Summer?

Make sure that you call us and get a travel indicator put on your debit card and credit card.

With social distancing and more people continue to work from home, more people are online than ever. Internet traffic is up more than 30%. Sadly, cyber-criminals exploit situations like this so phishing emails and texts continue to surge as well. To protect yourself, be alert.

Watch for:

- Debt relief offers from unverified and unsolicited sources.
- Inspect email addresses. Never reply to emails or click on links provided. Come directly to us through our website, app or phone numbers. Be sure to verify numbers by looking them up online, too.
- Remember that First Coast Federal Credit Union will never call, email, or text you asking for your social security number, credit card numbers, or login information.
- Watch for work at home scams where a company offers to pay you up front for little or no work with promises of larger payouts.



BEAT THE RATE!

Did you just finance a new car, truck, boat or RV loan within the last 90 days? If so, give us a call and see if we can beat the rate! We offer additional discounts on most loans for having additional services with us. Do you have direct deposit, e-statements, MasterCard, share draft account, like us on Facebook or have a new member referral? You can save up to an extra .50% off our already low rates. Call us today!



Your credit union and Sprint partner for savings. Go to www.lovemycrreditunion.org for details.

Get a First Coast Federal Credit Union MasterCard today!

Fixed rate of 8.90% Annual Percentage Rate. No gimmicks or raised interest rates after 6 months. No Annual Fees, no over limit fees.

Make payments straight from your account
Easy account access at www.ezcardinfo.com



Need help getting over the hump?

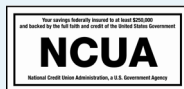
Don't get caught in the cycle with PayDay Loans.

Let us help you with an alternative that is affordable and helps build your credit at the same time. Call for details.

DIVIDENDS PAID FOR JUNE 30, 2020

TYPE	MINIMUM BALANCE	APR	APY
Share / Savings	\$100.00	.10% APR	.10% APY
Kids Club	\$5.00	.20% APR	.20% APY
Christmas Club	\$100.00	.20% APR	.20% APY
Vacation Club	\$100.00	.20% APR	.20% APY

WE HAVE SOME OF THE BEST RATES IN TOWN ON CERTIFICATES AND IRA'S – CALL US TODAY.



ANNUAL PRIVACY NOTICE IS LOCATED AT
WWW.FIRSTCOASTFCU.COM OR CALL 904-387-5660
FOR A COPY TO BE MAILED TO YOU.

HELP US FIGHT FRAUD

Make sure that your personal information is up to date so that our fraud department can contact you anytime day or night concerning your account.

We are moving to digital newsletters!

Please make sure that we have your correct email on file.

Thought of the day.....

Don't be afraid to give your best to what seemingly are small jobs. Every time you conquer one it makes you that much stronger. If you do the little jobs well, the big ones will tend to take care of themselves..... Dale Carnegie

AUTO & HOME INSURANCE

YOU COULD SAVE ON YOUR CAR AND HOME INSURANCE

Designed for credit union members

Call for your FREE, no obligation quote.

Toll-free 1-888-380-9287

Visit us at TruStageAutoHome.com

You want car and home insurance that you can depend on and rates you can afford. On average, members who switch save up to \$782*. Make a simple phone call today to determine the discounts you qualify for.



TruStage Insurance Agency

TruStage® Auto & Home Insurance program is offered by TruStage Insurance Agency, LLC and issued by leading insurance companies. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union. *Average combined annual savings based on countywide survey of new customers from 8/1/16 to 8/1/17 who reported savings from prior insurers' premiums when they switched to Liberty Mutual. Savings comparison does not apply in MA. Coverage provided and underwritten by Liberty Mutual Insurance and its affiliates, 175 Berkeley Street, Boston, MA 02116 USA. Equal Housing Lender © Liberty Mutual Insurance Company. © TruStage Insurance Agency 2018

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Don't forget..... Use your mobile wallet to make purchases and transfer funds to friends and family.

We have Apple Pay™, Samsung Pay™ and Android Pay™



BOARD OF DIRECTORS

- Marsha P Hart - President
- Don Eshelman - Vice President
- Obie Donaldson - Treasurer
- Tony Kight - Secretary
- Richard Tipping - Director, Supervisory Com Chair
- Harold Richardson - Supervisory Committee
- Sandra Seymour - Supervisory Committee
- Roland Crews - Board of Director
- Josh Whitley - Board of Director

OFFICE STAFF

- Susan L Cantrell - Manager
- Amy N Crouch - Asst. Manager
- Ashlee Dzurilla - Loan Processor
- Tamatha L Jones - Customer Service Rep

3rd Quarter 2020 Holiday Closings

September 7, 2020 - in Honor of Labor Day.

Stop by the credit union and mention this newsletter and receive a personal size hand saintizer.

First Coast Federal Credit Union

PO Box 37545, Jacksonville, Florida 32236
3040 Edison Avenue, Jacksonville, Florida 32254

Hours of Operation

Monday – Thursday

8:00AM - 4:30PM

Friday

8:00AM - 5:30PM

24/7 Audio Teller Service:

Phone: 904-387-5660

*1-800-393-8578

Fax: 904-387-6894

contact@firstcoastfederalcu.com

Lost stolen MasterCard number

1-800-299-9842

Lost stolen Debit Card number

1-800-500-1044

www.firstcoastfcu.com