

You asked - We Listened

We now offer Mortgages

Because so many of our members have asked, we want to give you what you need. That's why we partnered with a mortgage lender we trust – and one you can trust, too!

Now, whether you are thinking about buying your first home, purchasing that dream condo on the beach, or you just want to refinance to get a better rate, Manatee Community Federal Credit Union can make sure your mortgage needs are covered.



Through our relationship with AmeriCU Mortgage, we can now assist you with all of your mortgage needs. We'll offer a range of services, competitive products and rates, and continue to give you the excellent customer service you've come to appreciate. As always, we'll go above and beyond to find great rates and programs that are right for you. We'll take the stress out of a process that can otherwise be daunting, making sure your needs are met, from the first day you fill out your mortgage application until your last payment is made. **We'll be there every step of the way.**

You'll get a customized, seamless loan process from our expert mortgage team. We will guide you through the entire mortgage process, providing unlimited customer support all day, every day to help you select that loan option that is best for you. What's more, all loans are underwritten and processed in-house.

AmeriCU Mortgage is a privately held mortgage company providing residential and commercial real estate financing since 1982 through the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, and Government National Mortgage Association, and other private investors.

Don't wait too long to make your dream of home ownership a reality or an opportunity to save money by refinancing your current home loan. **Enjoy the gift of home ownership-Apply Now!**

Learn more about your mortgage options by visiting www.americu.com/manateecfcu or speak to a member service representative.

Our Mortgage Team: Call Today!



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TAX REFUND = NEW CAR

A sizable income tax refund could provide you with a ready-made down payment on a car. And that money down may also result in lower monthly payments and total financing costs.

Before you shop for a new car gain some buying power by getting pre-approved by MCFCU.

For more details go to www.manateecfcu.org

AROUND THE BRANCH

ANNUAL MEETING: January 23, 2019
Manatee Community Federal Credit Union Members are cordially invited to attend the Annual meeting.

DATE: WED, January 23, 2019 @ 5:00 PM

WHERE: Manatee Community FCU
604 13th Ave. East
Bradenton, FL 34208

Lobby Hours	Drive-Thru Hours
Monday 8 am - 4:30 pm	8 am - 4:30 pm
Tuesday 9 am - 4:30 pm	8 am - 4:30 pm
Wednesday 9 am - 4:30 pm	9 am - 4:30 pm
Thursday 9 am - 5:00 pm	8 am - 5:00 pm
Friday 8 am - 5:30 pm	7 am - 5:30 pm

MCFCU Closed	Holiday Observed
MLK Day	MON January 21
Presidents' Day	MON February 18
Good Friday	FRI April 19 (early close 1 pm)
Memorial Day	MON May 27
Independence Day	THUR July 4
Labor Day	MON September 2
Columbus Day	MON October 14



TURN TAX SEASON INTO SAVING SEASON

SAVE UP
TO \$15



Members Save Up to \$15 on TurboTax, the Tax Software That Has You Covered

This year, get your biggest possible tax refund – without leaving your living room. TurboTax, the #1 best-selling tax software, is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right and get your biggest possible refund. And, as a credit union member you can save up to \$15 on TurboTax this tax season. To access the member discount, click on the TurboTax web banner located on our credit union's website. Start today and save!