

APRIL 2017

**In this issue:**

- We'll Pay Up to \$3,000 of Your Closing Costs
- Big Savings for First Time Homebuyers
- Awesome Retirement Solutions for School Employees
- Get Your Taxes Done Right and Save
- Pennies Add Up: 2016 Recap
- Payroll and HR Made Easy
- Don't Get Hooked by Phishing
- April is Financial Literacy Month
- Suncoast Celebrates Earth Day
- Skip the Trip to a Branch with SunNet and SunMobile



## We'll Pay Up to **\$3,000** of Your Closing Costs

We understand closing costs can be expensive. That's why we want to help you save money by contributing up to \$3,000 toward your qualifying closing costs when you purchase or refinance your primary residence with our 3/3 Right Time Adjustable Rate Mortgage (ARM).\*

### Why choose a 3/3 Right Time ARM?

Along with our competitive rates and exceptional service, Suncoast will pay up to \$3,000 of your closing costs when you choose the 3/3 Right Time ARM mortgage. If you plan to stay in your home or refinance in 7 years or less, the 3/3 Right Time ARM could be a good fit for you. It's also a smart choice if you need to maximize your purchasing power by choosing a lower rate ARM with a lower initial payment.

**Find out more at [suncoastcreditunion.com](http://suncoastcreditunion.com). To get pre-approved, apply online or call our Mortgage Contact Center at 800.999.5887 extension 86391.**

\*Suncoast will contribute up to \$3,000 (Closing Costs Benefit) toward your closing costs when you select our 3/3 Right Time ARM product for the purchase or refinance of your primary residence. Suncoast will not pay closing costs for discount points to obtain a lower rate or monies necessary to establish escrow accounts (taxes and insurance). If the mortgage is paid in full during the first 24 monthly payments of the loan, borrowers will be required to repay the Closing Costs Benefit to Suncoast for the amount reflected as "Lenders Credits" on the Closing Disclosure. The 24 month term begins with the first payment due date of the loan. All Sellers paid closing costs will be credited prior to any credits for the Closing Cost Benefit to be provided by Suncoast.



## Don't Get **Hooked** by **Phishing**

Phishing attacks use email or malicious websites to infect your machine with malware and viruses in order to collect personal and financial information. Here are some things to keep in mind:

- Phishing emails may appear to come from a real person, business, financial institution or government agency
- Phishing emails may request personal information like account numbers, passwords or Social Security numbers
- When users respond with the information or click on a link, fraudsters use it to access their accounts

Protect yourself by stopping and thinking before you click. Be wary of communications that implore you to act immediately or ask for personal information. If you are not sure about a link, you can contact the company directly via phone to check the legitimacy of the email.

## April is Financial Literacy Month

At Suncoast, we are passionate about financial literacy. That's why we offer so many free financial literacy programs, from our youth outreach initiatives to our mPower online money management courses.

Since April is Financial Literacy Month, we encourage you to take part in the fun! Sign up for the free mPower program, create a budget with SunMoney or play online finance games with your kids at [suncoastcreditunion.com](http://suncoastcreditunion.com).

All of these resources are available to you for free, so take time to work on your financial literacy this April!



## Suncoast Celebrates Earth Day



Saturday, April 22, 2017 is Earth Day! Suncoast is passionate about sustainability, so we are excited to celebrate Earth Day. Follow us on social media to join in the celebration all April long!

## Skip the Trip to a Branch with **SunNet** and **SunMobile**

When you're too busy to make a trip to a branch, we've got you covered! SunNet Online Banking and the SunMobile app can help you get your banking done anytime. You can also use our free SunMoney budgeting tool to create and keep a budget.

**Learn more about SunNet and SunMobile at [suncoastcreditunion.com](http://suncoastcreditunion.com).**

Find us on Social Media





## Big Savings for First Time Homebuyers

If you're ready to buy your first home, we want to help you save money. Suncoast has enhanced our First Time Homebuyer 10/1 Adjustable Rate Mortgage (ARM) program to expand opportunities for new homebuyers.

### Why should first time homebuyers choose our 10/1 ARM program?

- Maintain your interest rate for at least 10 years
- Up to 97% financing available
- Save on your monthly payments since private mortgage insurance isn't required
- Ask us how you may qualify with as little as 1% of your own funds when combined with a 2% gift from an immediate family member

**We've improved our 10/1 ARM program to offer more affordable down payments, reduced origination fees, more borrowing power and an increased maximum loan amount. Learn more at [suncoastcreditunion.com](http://suncoastcreditunion.com).**

## 403(b)

### Tax Sheltered Accounts\*

For employees of public schools, it's easy to save for retirement with a 403(b) and benefit from pre-tax savings and tax-deferred growth. You can start your contributions with as little as \$25 per pay period. Benefits of a 403(b) include:

- Tax-deferred growth and compounding
- Lowering your taxable income
- Automatic contributions from your paycheck
- Retirement account consolidation
- Catch-up contributions for over age 50
- Penalty-free early withdrawal options

## DROP Income Planning\*

When you are ready to retire from the Florida school system, Suncoast can help you decide what to do with your Deferred Retirement Option Plan (DROP). Our advisors will work one-on-one to help you determine possible distribution plans for your retirement funds.

Whether you are looking for a lump-sum payment, a direct rollover or a combination of the two, we can help you make choices that meet your needs.

**Contact us for a complimentary consultation.**  
[suncoastcreditunion.com](http://suncoastcreditunion.com) | 1.866.300.9382

\*Suncoast Trust & Investment Services is a marketing name used by Suncoast Credit Union. Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Trust services offered through MEMBERS Trust Company, Office of Comptroller of Currency. CBSI is a registered broker/dealer in all fifty states of the United States of America. Not NCUA Insured, No Financial Institution Guarantee, May Lose Value. Not a Deposit of Any Financial Institution.

FR-1723881.1-0317-0419

## Get Your Taxes Done Right and Save

As a special membership perk, Suncoast has teamed up with TurboTax® to save you up to \$15 on Turbo Tax federal products. Get your refund the fastest way possible with TurboTax, eFile and direct deposit. Plus, be confident your taxes are done right with 100% accurate calculations.

Don't forget to use your full 14-digit account number when filing your taxes! You can find this number on the bottom of your checks or under the Accounts section of SunNet Online Banking.



## Pennies Add Up: 2016 Recap

We are so proud to be able to positively impact the community. That's why every time you use your Suncoast Rewards Visa Debit Card or Suncoast Rewards Visa Credit Card, we donate two cents to the Suncoast Credit Union Foundation. Since its inception, the Foundation has returned more than \$19 million to the community.

What makes this program even more special is that we donate to initiatives that help children in your county, so you help us give back to your community just by using your card.

**In total, we gave \$2.8 million to our communities in 2016, all thanks to you using your Suncoast cards!**

## Payroll and HR Made Easy

As a small-business owner, managing your own payroll and HR can take time away from important activities like driving revenue and growth. That's why Suncoast has teamed up with Paychex® to give you an affordable, full-service option for outsourcing payroll, HR and employee benefit administration.

Paychex is a leading provider of HR solutions for small businesses, with more than 600,000 clients nationwide. From flexible payroll reporting to setting up benefits and annual open enrollments, Paychex can meet your payroll administration and human resources assistance needs so you can focus on building your business.

Learn more at [suncoastcreditunion.com](http://suncoastcreditunion.com).

