

SUMMER 2016

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Remember to Set Travel Notifications

Traveling is one of the best parts of summer! Make sure your trip is fun and stress-free by setting a travel notification for your Suncoast cards before you go.

Why are travel notifications so important?

We always want to keep you safe, so unexpected card use outside of your normal area or overseas can cause your

card to be temporarily blocked until we confirm with you that the use is valid.

Avoid having your card blocked by placing a travel notification on your account before you go by calling 800.999.5887 or logging into SunNet Online Banking or the SunMobile app. Then you're ready to relax and enjoy your vacation!

Improve Your Financial Literacy for Free with our mPower Online Program

Money management skills can help you stay calm and handle your finances with ease. We are here to help make it easy for you!

Our mPower program is designed to help you learn about the topics that are relevant to your life. Whether you are a college student just starting your financial future or you're on your way to retirement, we have courses to help you.

Get started today at suncoastcreditunion.com.



Get to Know Suncoast Trust & Investment Services

Do you need help deciding how to invest? Want guidance on managing your assets and making sure they support your financial goals? Suncoast Trust & Investment Services can help with all of that and more.

Our team of financial advisors works alongside members to develop customized strategies to help meet each investment goal. Suncoast also works with CUNA Brokerage Services, Inc. to bring you online brokerage services, giving you quick and convenient access to your portfolio when you need it.

For more information, call 866.300.9382 or go to suncoastcreditunion.com.

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. 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.

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Giving Times Highlights the Community

Suncoast does so much for the community that it's hard to cover it all! That's why we have our publication, Giving Times, to let you know about all of the wonderful things we have done in the community with your help.

Check it out online or pick up a copy at a service center!



Service Center News

We are pleased to announce our newest service center locations!

NOW OPEN: Wiregrass Service Center
27213 State Road 56
Wesley Chapel, FL 33544

COMING SOON: Sebring Service Center - Highlands County

Join the Conversation on Social Media

We love to hear from you! Share your stories, photos and experiences on our social media pages. Connect with us to learn new things, win prizes and have some fun!



Facebook: [Facebook.com/suncoastcreditunion](https://www.facebook.com/suncoastcreditunion)

Twitter: [@SuncoastCU](https://twitter.com/SuncoastCU) | **YouTube:** [youtube.com/user/Suncoast1934](https://www.youtube.com/user/Suncoast1934)

Make Summer Awesome with Rewards



Summer is especially fun when it is full of free rewards! Members with Smart Checking™ accounts earn one point for every \$3 spent using their Suncoast Reward Visa® Debit Card. Members can also earn one point for every \$1 spent with their Suncoast Reward Visa Credit Card.

You'd be surprised how fast the points can rack up! Your points can be redeemed for free goods, technology and even free vacations! Prefer cash? Earn 1% cash back on every dollar you spend with a Suncoast Reward Visa Credit Card.*

Visit [suncoastcreditunion.com](https://www.suncoastcreditunion.com) to learn how you can earn double points in July and August!

*Credit card rewards are based upon the reward type chosen at account opening - cash back or rewards points. Debit card rewards are only available as rewards points.

3 Ways Smart Checking Accounts Can Help You Save

At Suncoast, helping you save more for life is always our goal. That's why our Smart Checking accounts are designed to help you save money.

Here are three of the ways that Smart Checking accounts can lead to savings:

1. Earn bonus points by using your Suncoast Reward Visa Debit Card and cash those points in for free merchandise, hotel stays, airfare and more.

2. Save money on gas at participating BP stations. When you use your Suncoast card to pay for gas, a message on the screen will ask if you want to redeem points for discounted gas.

3. Avoid overdraft fees! Our overdraft protection is free, so no need to worry about charges.

For more information about Smart Checking, go to [suncoastcreditunion.com](https://www.suncoastcreditunion.com).

Interactive Teller Technology Now at Wiregrass

Have you visited our newest branch yet? Our Wiregrass Service Center in Wesley Chapel is our first location to offer interactive teller (ITM) technology. Stop in and try out our ITMs for yourself!

ITMs allow you to interact with our tellers through a video chat directly on the screen. You get the same wonderful service from our same awesome tellers in a faster, secure and easy to use format. We will still have Suncoast employees at the branches, ready to help.

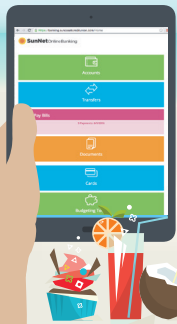
As we introduce ITMs to select branches throughout 2016, we would love to hear your feedback after trying them out. Feel free to reach out with questions and comments!



Bank Anywhere this Summer with Online and Mobile Banking

While you are out enjoying your summer, why stop to do your banking? We get it!

Luckily, we have SunNet Online Banking and the SunMobile app to help you bank wherever and whenever you want. **Learn more at suncoastcreditunion.com.**



Spend Less on Your Dream Car and Get \$200

Want to kick off your summer fun in a new or pre-owned car? Well, Suncoast can help you save money on financing and give you a \$200 rebate* when you use your Suncoast draft to purchase your next vehicle or refinance your current auto loan from another lender.

Here are just a few of the reasons to consider financing your new or pre-owned vehicle with us:

- Rates as low as 1.75% APR** and terms up to 72 months add up to major savings
- Get money back with the limited time \$200 rebate
- Save even more with other Suncoast services like Guaranteed Asset Protection, Extended Warranty, Credit Life and Disability Insurance and discounted auto insurance through Members Insurance Center, LLC

**To apply for your car loan,
call 800.999.5887, log in to SunNet Online Banking
or visit a Suncoast service center.**

*Only auto loans financed directly through Suncoast are eligible for the rebate. Loans financed at or through a dealer will NOT qualify. Indirect auto loans will NOT get the rebate.
**Annual Percentage Rate effective 7/1/2016; subject to change, term and credit approval. Requires automatic payment method. Rate valid on terms up to 72 months. Auto loans available for present and ten previous year models for purchases and refinances from lenders other than Suncoast Credit Union.