



Emerald Coast

Federal Credit Union

Volume 2018, Issue 2

"THE LIGHTKEEPER"

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Hurricane Season 2018

All members need to be prepared for Hurricane Season. If a watch or warning is issued for our area, please make plans to withdraw extra cash in the event of an evacuation or in preparation for a disruption in local services. The Credit Union's policy is as follows:

Tropical Storm Watch or Hurricane Watch – The Credit Union will extend hours as long as practical to better serve our members. Make sure to withdraw extra cash. If changes to our hours are necessary we will post those changes on signs in our lobbies, on our doors, and on our website. The Credit Union will also make necessary preparations to secure all branches in case a warning is issued.

Tropical Storm Warning or Hurricane Warning – If the storm is expected to be severe once the warning is issued, the Credit Union will close immediately! Members currently in the Credit Union will be allowed to finish their transactions. We will reopen as quickly as possible to serve you, but our primary concern will be the safety of our employees and their families. Our ATM machines will be available to those needing to make a withdrawal after the Credit Union closes.

MAKE SURE YOU HAVE ENOUGH CASH! Again, please do not wait to get extra cash. If local power is disrupted by the storm then our ATMs may not function. We also recommend that you do not depend on your debit card during a disaster situation. Network problems, power disruptions, and daily limits will make debit cards unreliable.

For Credit Union Information During a Storm Warning –

- For members with internet access, information regarding our operating status can be viewed on our website: www.emeraldcoastfcu.com.
- For members without internet access, contact the League of Southeastern Credit Unions' Disaster Hotline at **1.888.328.5767**. This hotline will be kept up-to-date with the latest information on the Credit Union's status.
- Additional information can be found on our website under the *Notices* section. For questions regarding our Hurricane procedures, please contact the Credit Union at (850) 227-1156.

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What's News...



Emerald Coast FCU Mobile

Looking for our nearest branch? Try your pocket! Emerald Coast Federal Credit Union is excited to announce the upcoming release of our mobile banking app. Emerald Coast FCU Mobile will soon be available for both Apple® and Android® smart phones. Simply visit the App Store or Google play and search for the Credit Union by name to download our app. To have access to mobile banking you will need to be enrolled in our home banking service, Virtual Branch. From there you will be able to enroll in mobile banking and select which of your accounts you would like to have access to via the app. For more information please contact us or visit us online at www.emeraldcoastfcu.com.



Check Out Our New Website!

Emerald Coast Federal Credit Union is proud to unveil its new, completely redesigned website. We hope members will be pleased with the new look and features. Our website has also been enhanced to include a new loan application system that is easy to access and use; simply click on the "Apply For A Loan" button located under our online banking login box on our home page. You can visit our website at www.emeraldcoastfcu.com. If you have any questions or suggestions for our website please let us know. We welcome your input.



TAKE CONTROL OF YOUR COLLEGE FINANCING

Competitive interest rates • 3 repayment options • No origination fee
Smart Option Student Loan®

Get Started ▶

Has your child recently made the important decision of where he or she is headed to college or graduate school this fall? Your family is likely now facing a new challenge – finding the right way to pay for it. After exploring grants, scholarships and federal loans, a private education loan can be an affordable and financially responsible way to fill the college financing gap. For the upcoming 2018/19 academic year, Emerald Coast Federal Credit Union has partnered with Sallie Mae® to bring our members the Smart Option Student Loan®, allowing families to design the private education loan that's right for them. To encourage responsible borrowing, the Smart Option Student Loan also offers the following benefits:

- **Competitive Rates:** Access competitive variable and fixed interest rates.
- **No Origination Fee:** Members benefit from no origination fee or prepayment penalties with the Smart Option Student Loan.
- **Choice and Flexibility:** Multiple convenient repayment options are available for students and their families to choose the option that best meets their needs. Students are encouraged to make payments while in school to reduce the finance charges and the amount owed, and more than half of customers choose this option.
- **Interest Rate Reduction:** Members may be eligible for an interest rate reduction by enrolling in the automatic debit option.

Keep in mind that many students heading to college are new to credit and may have little or no credit history. Adding a cosigner, such as a parent or other creditworthy adult, may offer a better chance of approval. For more information or to apply visit our website and click on the link provided on our home page.

*Emerald Coast Federal Credit Union is not the creditor for these loans and is compensated for the referral of Smart Option Student Loan customers. This information is for borrowers attending degree-granting institutions only. Applications are subject to a minimum loan amount of \$1,000. Current credit and other eligibility criteria apply.

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Upcoming Holiday Closings

Independence Day	Wednesday, July 4, 2018
Labor Day	Monday, September 3, 2018

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

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www.emeraldcoastfcu.com