



The Coastal News

Exclusively for First Coast Credit Union Members

January - March 2019



As we helped you reach your goals in the past year, we too traversed several milestones. This New Years let us raise a toast to those wonderful journeys and be hopeful about many more to come!

We continue to bring you all the services you need:

- Share (Savings)
- Share Draft (Checking)
- Loans (13 types)
- Real Time Debit Cards
- Online Real Time Mobile app
- Free Online Bill Pay
- Domestic Wires
- Account Alerts and eSafe
- MasterCard
- Certificates of Deposit
- IRA's (Roth and Traditional)
- Visa Gift Cards
- Apple, Samsung and Android Phone Tokenization
- Courtesy Pay Protection
- DocuSign available for some products
- Payday Alternative Loans

IT'S ALL ABOUT BUDGETING!

HOW TO CREATE A WORKABLE BUDGET

- **Establish both short term and long term goals.** Make it fun! Write down your goals whether it is paying off a bill, a dream vacation or maybe buying a home.
- **Put it on paper;** write down all your expenses and income. Not a paper person? There are many free apps to help you in your online mobile app store.
- **Be realistic** - Make sure you include entertainment, fitness and children's activities. Special occasions such as Birthdays, Anniversaries and other special events.
- **Don't forget to save!** Strive to save 15% to 20% of your total income each month. Set up a special account to use for savings, perhaps a Christmas Club or Vacation Club account.
- **Evaluate your status monthly** - Every budget evaluation can get you closer to achieving your goals. Start small and find new ways to save each month.



Small things like stopping to buy coffee each morning can add up to as much as \$40.00 per month. How much can you save by making your coffee at home? Another example is eating lunch out twice a week. While it may seem harmless, \$10.00 lunches can quickly add up to \$80.00 per month. Buying restaurant food and take-out orders instead of preparing your meals at home obviously cost more. Watch buying readymade food instead of taking time to prepare your meals the night before or in the morning means you may be spending extra money. Think about your habits and see what you can cut each month.

JANUARY is a great time to see what services contracts are being renewed, perhaps you can renegotiate for a lower monthly service charge.

- CELL PHONE CONTRACTS
- CABLE PROVIDERS
- AUTOMOBILE INSURANCE
- HOMEOWNERS INSURANCE
- PEST CONTROL
- LAWN SERVICES



If you are having your tax refund direct deposited into your account at the Credit Union, use the following routing number for your 1040 income tax form. Please note that any tax refund being direct deposited must have those individuals name on the accounts. Any deposits received

other than the account holders name are subject to being returned to the IRS.

FOR SHARE/SAVING

Routing number: 263079425

Account Number: Member #

FOR SHARE DRAFT/CHECKING

Routing number: 263079425

Account Number: Number located on the bottom of your checks.

For the 2019 tax year, the maximum contribution you can make to a traditional or Roth IRA is \$6,000. This is an increase from the 2018 limit of \$5,500. This limit applies if you're under the age of 50. If you're over the age of 50, you may contribute up to \$7,000. You can no longer make regular contributions to a traditional IRA beginning with the year you turn 70 1/2. But once you open a Roth IRA, you can continue to make regular contributions to a Roth IRA and rollover contributions to a traditional IRA (or a Roth IRA) for as long as you live. There are many new tax laws going into effect. Talk to your tax specialist to make sure you are taking advantage of all possible tax deductions. You can begin contributing to your IRA under 2019 limits on January 1, 2019. However, if you still haven't met your 2018 limit, you have until April 15, 2019 to max out.

First time customers of Ned Jackson Tax Service

This coupon is good for
\$20.00 OFF your first visit,

for First Coast Federal Credit Union members.

First Quarter 2019 Member Give Away!

(available January 1, 2019 through March 31, 2019)

receive entries for a Home Improvement Gift Card to help with your spring clean-up; with each of the following new services with First Coast Federal Credit Union

- Open a Share Draft Account - *(2)
- Open a new Vacation Club Account or new Christmas Club *(2)
- Apply for a MasterCard or MasterCard increase *(2)
- Apply for a new or used Boat loan *(2)
- Mention this ad *(1)

*Denotes the number of entries entered for each.

Drawing will be Wednesday April 10th.

DIVIDENDS PAID FOR DECEMBER 31, 2018

TYPE	MINIMUM BALANCE	APR	APY
Share / Savings	\$100.00	.25% APR	.25% APY
Kids Club	\$5.00	.30% APR	.30% APY
Christmas Club	\$100.00	.30% APR	.30% APY
Vacation Club	\$100.00	.30% APR	.30% APY

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



Make sure that you keep us informed when you move or change phone numbers. Help us help you by allowing our fraud department to reach you anytime abnormal purchases are attempted with your Debit Card or MasterCard.

Traveling for the Holidays?

Call us and make sure we put a travel indicator on your card.

We may report information about your loans, shares or deposits accounts to the Credit Bureaus. Late payments or other defaults may be reflected in your credit report.

You can stop receiving unsolicited, prescreened offers of credit by calling 1-888-5-OPT OUT (1-888-567-8688) or visiting www.optoutprescreen.com

Thought of the day.....

New Years is not about changing the date, but the direction;

it's not about changing the calendar but commitment;

it's not about changing the actions but attitude.

May each and every day of yours be renewed with happiness.

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 Insurer © Liberty Mutual Insurance Company. © TruStage Insurance Agency 2018

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“Does \$100 work for you?”



Credit union members get \$100 for each new line they activate with Sprint®.



GET YOUR \$100

*Restrictions apply.

BOARD OF DIRECTORS

Marsha P Hart	- President
Don Eshelman	- Vice President
Obie Donaldson	- Treasurer
Tony Kight	- Secretary
Richard Tipping	- Director, Supervisory Com Chair
Josh Whitley	- Director
John Russell	- Supervisory Committee
Roland Crews	- Supervisory Committee

OFFICE STAFF

Susan L Cantrell	- Manager
Amy N Crouch	- Asst. Manager
Amanda Taylor	- Loan Processor
Tamatha L Jones	- Customer Service Rep
Alexis Strickland	- Customer Service Rep/Teller

First Quarter 2019 Holiday Closings

January 1, 2019 - New Year's Day

January 21, 2019 - Martin Luther King, Jr Day

February 18, 2019 - Presidents Day

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