



# Emerald Coast

Federal Credit Union

Volume 2018, Issue 1

"THE LIGHTKEEPER"

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A 2017 national survey found that almost 60% of Americans have less than \$1,000 in savings, and almost 40% have none.

So, if it's hard for adults, how do you teach your children to save? By turning it into a habit. Studies show that habits formed when you are young tend to stick. It's why you still brush your teeth every day - we hope!

The theme for this year's Youth Month is "The Science of Saving." Using fun, sci-fi-inspired characters, it encourages youngsters to imagine a future where piggy banks fly and giant automatic-saving robots visit credit unions.

The science in the theme is not science fiction - research shows that when you picture yourself in the future achieving a goal, like buying a car or going to college, saving for it becomes easier.

Start small. Help them save for a toy or game they want. Then sign them up for a youth savings account where they save for far-off goals.

As your credit union, we want to help you teach your children to learn good financial habits. Together we can help them blast-off toward a bright and wondrous future.

That's why we at Emerald Coast FCU create programs and services designed specifically for young people. One of those is our Youth Member Program for ages birth to 17. For every new Youth Member age 17 and younger who opens his/her account during April, we will waive the New Account Fee and enter he/she into a drawing for a \$50.00 cash prize deposited to his/her account (one \$50.00 prize per branch to be drawn on May 1<sup>st</sup>, 2018). Each new Youth Member will also receive a gift bag at account opening filled with goodies and savings information. And, all Youth Accounts are exempt from Low Balance Fees or Dormant Account Fees.

Call (850) 227-1156 or visit us online at [www.emeraldcoastfcu.com](http://www.emeraldcoastfcu.com) to learn more.

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## Banking on the Go - Our New Mobile App Coming Soon for iOS and Android!

The hustle and bustle of your everyday life is a perfect reason to use our mobile app! Our new mobile app will be released soon for members with Android and Apple devices including tablets. You'll be able to access your credit union accounts whenever and wherever you are! The app will allow you to view your account and transaction history, including pending electronic deposits and debits. You'll also be able to make transfers and perform any of the services you normally do with your account online. Members must utilize our online banking service in order to use the mobile banking app. Signing up is easy! Once the app is released simply visit our website for details or stop by the credit union and we'll help you in person. As always, we look forward to serving your financial needs, either in person or with our new convenient app! Stay tuned for the release date! We are excited to offer this new service to our members. And, best of all, it's free!



In the coming months our website will be undergoing a complete redesign. More details coming soon!

## Repo Boat Available For Sale!



Ready for lots of fishing this summer? Check out this boat for sale that we recently acquired. It is a 2015 24 foot Skeeter Bay Series SX 240 power boat. Accessories include: 300hp Yamaha Outboard Motor, GPS fish finder (max. depth 3,000ft) with large 5" color screen, T-top with canvas, 24 volt trolling motor w/ batteries, 6 foot power pole and more. If you are interested, please contact Debbie @ 850.227.1156 for more information or to view in person.

### GET OUT FROM UNDER YOUR PRICEY AUTO LOAN

Get out from under a pricey auto loan and refinance with us. Credit unions on average offer better rates on new- and used-auto loans.

### WE DO MORE THAN JUST AUTO LOANS.

No matter how you want to travel, we can help you with financing.



## C R E D I T U N I O N I N F O R M A T I O N

### ELECTED & APPOINTED OFFICIALS

#### BOARD OF DIRECTORS

Larry Bateman	President
George Cox	1 <sup>st</sup> Vice President
Sue Gannon	2 <sup>nd</sup> Vice President
Jarred Burns, Jr.	Treasurer
Jerry Pridgeon	Secretary

#### SUPERVISORY COMMITTEE

Harry Lee Smith	Chairman
Cindy Belin	Committee Secretary
Gene McCroan	Committee Member

#### NOMINATING COMMITTEE

Charles Cloud ~ J.C. McArdle ~ J.C. Cox

#### Upcoming Holidays

Memorial Day	Monday, May 28, 2018
Independence Day	Wednesday, July 4, 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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