

SPRING 2021

In this issue:

- Spring Into a New Home
- Our Credit Card Meets Your Needs
- New Resource from STIS
- Show Love to Your Pet
- Want a Better Auto Loan Rate?
- Make the Most of Your Tax Return
- Community and Foundation 2020 Recap
- Celebrate Financial Literacy and Youth Month
- Suncoast is Proud to be Green
- Let's Connect



BIG SAVINGS FOR FIRST TIME HOME BUYERS

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.*

We make it easy to get your first home and save money with our 10/1 ARM:

- 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
- Suncoast will pay up to \$3,000 toward your qualifying closing costs**

SUNCOAST REALTY SOLUTIONS MAKES THE WHOLE PROCESS A BREEZE

From helping you find your dream home all the way through closing, our REALTORS® will advocate for you every step of the way. Buying your first home can be overwhelming, but our expert negotiators make it easy to help you get the most advantageous offers accepted.

EXCLUSIVE SAVINGS FOR YOU

If you buy a home with the help of Suncoast Realty Solutions and either use Members Insurance Center for your property insurance or get your mortgage through Suncoast Credit Union*, you can save even more by receiving a buyer rebate of 20% of the broker's commission.

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

*Please note the maximum household income permitted to qualify for this program is 200% of the HUD Area Median Income in the county in which the property is located. You must complete a Suncoast approved First Time Homebuyer class and provide the certificate of completion prior to closing. Visit HUD.gov to locate a local class in the county of the property being purchased or complete an online course offered by Fannie Mae. There is an up-front, non-refundable fee for the online class charged by, and paid directly to Fannie Mae. Visit the Fannie Mae online course website.

**Suncoast will contribute up to \$3,000 (Closing Costs Benefit) toward your closing costs when you select our First Time Homebuyer 10/1 ARM product for the purchase 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. Not to be combined with any other offers.

Credit Union membership required. Minimum deposit required for membership \$5.00. All accounts and services subject to individual approval. Offer applies to primary purchase transactions. Loans are subject to credit approval and other underwriting criteria, and not everybody will qualify. Suncoast Credit Union NMLS ID # 417636.

Our Credit Card Meets Your Needs

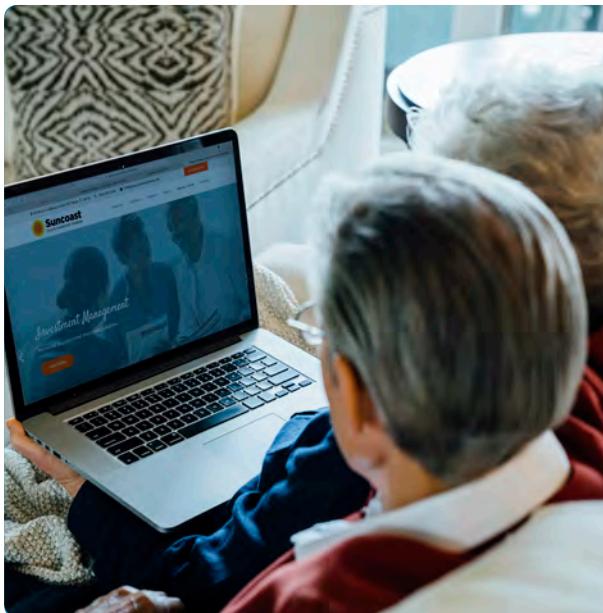
The Suncoast Credit Union Platinum Visa credit card is the perfect credit card to meet your needs.



Here five reasons why our credit card is the best:

1. Pay safely, securely and quickly with contactless tap-and-go
2. Get cash back or rewards points with every purchase
3. Your interest rate won't change if you miss a payment
4. Save money with no annual fees and balance transfer processing fees
5. Give back to your community every time you use your credit card by donating two cents to the Suncoast Credit Union foundation

Apply today on our website!



New Resources from **STIS**

Our Suncoast Trust & Investment Services web pages have a fresh look and a ton of new resources, including:

- Education Center with regularly updated content
- Weekly newsletter with timely market updates
- Events page with in-person and online workshops listed
- Easy prompts to connect with an advisor to answer your financial planning questions

Visit stis.suncoastcreditunion.com to check out the new resources.

Suncoast Trust & Investment Services is a marketing name used by Suncoast Credit Union. Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc., member FINRA/SIPC, a registered broker/dealer and investment advisor, which is not an affiliate of the credit union. Trust services offered through MEMBERS Trust Company, Office of the Comptroller of the Currency. CBSI and MTC are under contract with financial institution to make their services available. **Not NCUA Insured, No Financial Institution Guarantee, May Lose Value. Not a Deposit of Any Financial Institution.**

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Show LOVE to Your Pet

Did you know National Pet Day is April 11? You can celebrate your sweet pets all year long with a pet insurance policy to keep them healthy.

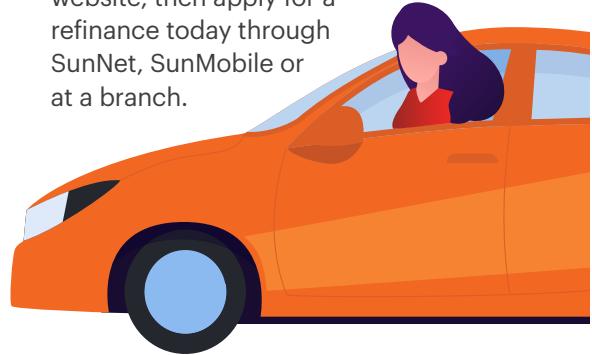
Suncoast members get a 5% discount on Nationwide pet insurance, so you can show your pets love and save money!

Visit the personal insurance page on our website to learn more.

Want a Better Auto Loan Rate?

Suncoast members deserve the best. So if you have an auto loan with another lender, but want a better rate, let us see if we could help you save! An approved auto refinance may lower your monthly payments or help you save more money over time.

Check out our auto loan rates on our website, then apply for a refinance today through SunNet, SunMobile or at a branch.



Existing Suncoast loans not eligible for refinance.



Make the Most of Your Tax Return

If you're getting a tax refund, make the most of your return with a new savings account. It's easy to open a new savings or money market account in just a few clicks through SunNet or SunMobile.

Log in, choose "Open a New Account" and follow the prompts to grow your savings today!

Community & Foundation 2020 RECAP



Every time you use your Suncoast Visa Debit Card or Suncoast Rewards Visa Credit Card, we donate two cents to the **Suncoast Credit Union Foundation**. These funds help local children, so you help us give back to your community just by using your card. **In total, we donated more than \$3.6 million to our communities in 2020, all thanks to you!**

We also continued our company tradition of giving back to our local communities through volunteering. Our team found socially distanced and virtual volunteer opportunities to participate in last year. **Suncoast employees volunteered for a total of 12,000 hours in 2020!**

CELEBRATE

Financial Literacy and Youth Month

Get ready, because April is Financial Literacy Month and Youth Month! At Suncoast, we offer a ton of free financial literacy programs to help you boost your skills.

FIND FINANCIAL LITERACY RESOURCES ALL YEAR LONG

On our website, you can sign up for our free financial eLearning program or find a workshop or webinar to attend. If you need some help getting back on track with your finances, we offer free financial counseling through our Balance program.

Visit the resources section of [suncoastcreditunion.com](https://www.suncoastcreditunion.com) to get started.

STAY TUNED FOR YOUTH MONTH INCENTIVES

All April long, we will offer special incentives, activities and giveaways for our youngest members to celebrate Youth Month. Keep an eye out on our website or inside your local branch for more information!

Suncoast is Proud to be Green



Earth Day is April 22, but Suncoast shows how much we care for the environment all year long! We have 21 solar-powered branches, with two more coming soon. We also use solar power in most of our corporate offices. Our solar-powered service centers are on average 80% more energy efficient than a standard service center, which is great for the environment and saves money!

LET'S CONNECT

Keep in touch with us on social media!



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



Twitter: @SuncoastCU



Instagram: @suncoastcreditunion



YouTube: [youtube.com/user/Suncoast1934](https://www.youtube.com/user/Suncoast1934)