

# Trends

Serving the educational community since 1935

## Transfer Your High-Interest Credit Card Balances to a SFEFCU Visa® and Enjoy a New Rate as Low as 2.99%\* for 6 Months!

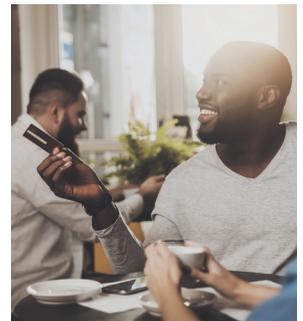
Act now to take advantage of Visa Summer Skips, and make no payments in July and August!\*\*

When you transfer credit card balances from other lenders to your SFEFCU Visa® by September 19th, 2020, you will receive a balance transfer rate as low as **2.99% APR!**\* Plus, act now to take advantage of no payments in July and August!\*\*

### Existing cardholders:

Make a cash advance from your Visa Credit Card to your Checking account to pay off other credit card debt in three easy steps:

- 1 Log into Online Banking
- 2 Click the "Transfers" tab
- 3 Transfer funds from your SFEFCU Visa to your Checking account and pay off higher-interest credit cards



### ADDITIONAL CARD BENEFITS INCLUDE:

- No Annual Fee
- No Summer Payments\*\*
- Generous Rewards Program with Cash Rebates

With **no balance transfer or cash advance fees**, you will save even more! Qualifying cardholders can receive the discounted rate on any balance transfer, including cash advances.

### Don't have a SFEFCU Visa yet or need a limit increase?

Online Banking users can log in and click on the "Apply for a Loan" tab to request either a new credit card or a limit increase. You can also apply by calling our Lending Center at 305-273-LOAN (5626). Apply by August 31st, 2020, to qualify for the discounted Visa balance transfer rate.

If your SFEFCU Visa Credit Card Rate is*	Your new rate on balance transfers/cash advances will be*
9.75% APR	<b>2.99% APR</b>
10.75% APR	<b>3.99% APR</b>
13.75% APR	<b>7.75% APR</b>
15.75% APR	<b>11.75% APR</b>
17.75% APR	<b>13.75% APR</b>

\*APR = Annual Percentage Rate. All loans are subject to approval and are granted based on individual creditworthiness, ability to repay and credit score. Quoted rate is based on a credit card with a standard APR of 9.75%. Balance Transfer Rates range from 2.99% to 13.75%, depending on the card's standard rate, which range from 9.75% to 17.75%. To receive the discounted rate on transferred balances, new credit card applications must be received by 08/31/2020 and the transfer(s) on new and existing SFEFCU Visa® credit cards must take place between 07/01/2020 and 09/19/2020. Interest on existing balance(s) and new purchases will continue to accrue at the standard rate. Transferred balances will accrue interest at the Balance Transfer Rate for 183 days from the card opening date or 07/01/2020, whichever is later.

\*\* Finance charges will continue to accrue during the Visa Summer Skip period, which is July and August 2020. Existing cardholders whose monthly payment is made via automatic transfer must contact the Credit Union to participate in the Visa Summer Skips program.

## Member Contact Center

305-270-5250

Hours of Operation

Monday - Friday: 8:30-6:30

Saturday: 9:00 - 1:00

### Mortgages

305-270-5256

### Miami Gardens

18975 NW 2nd Ave.

Miami, FL 33169

305-914-3939

### Miami Lakes

5890 NW 158th St.

Miami, FL 33014

305-556-4311

### Downtown Miami

1498 NE 2nd Ave.

Miami, FL 33132

305-379-0621

### 27th Avenue

2310 SW 27th Ave.

Miami, FL 33145-3308

305-270-6640

### Kendall

7800 SW 117th Ave.

Miami, FL 33183-3825

305-270-5200

### Palmetto Bay

17500 S. Dixie Hwy.

Miami, FL 33157

305-964-4000

### Homestead

16460 SW 304th St.

Homestead, FL 33033

305-248-8006

### Toll Free Number

1-800-328-3233

### Website

[www.sfefcu.org](http://www.sfefcu.org)



## Fifteen Scholarships Have Been Awarded!

The Credit Union's 2020 Hubert O. Sibley (HOS) 2 + 2 Florida Prepaid Tuition Scholarships were awarded on May 21st to 15 lucky college-bound students. For the first time in the 25-year history of the award ceremony, the recipients were



honored via a virtual Zoom session. Our President/CEO, Michael DiBenedetto, congratulated the recipients and their families for

Since 1995, SFECU has awarded more than \$3.4 million in scholarships to 368 college-bound students. For more information on our scholarship program, visit [www.sfefcu.org/undergraduatescholarship](http://www.sfefcu.org/undergraduatescholarship).

their accomplishments and for breaking new ground in these unprecedented times. Henry Hortsman, Chair of SFECU's Board of Directors, stated, "It is most rewarding to be part of a financial institution that

values its members, recognizes the importance of a college education and directs resources for the future success and benefits of its members." During the intimate ceremony, the scholarship recipients and their parents graciously took turns sharing how they anticipate this scholarship will affect their lives.

### 2020 Scholarship Winners:

# Congrats!

<i>Rebecca Mia Bergnes</i>	
<i>Anabel Echemendia</i>	<i>Na'kiaya U. Lane</i>
<i>Hannah Rosa Edgar</i>	<i>Miguel Angel Lemus Jr.</i>
<i>William Joseph Garcia</i>	<i>Kelvin Carl Li</i>
<i>Elahna Goldstein</i>	<i>Layla D. Mabjish</i>
<i>Elijah R. Jean</i>	<i>Eily Reinoso</i>
<i>Luke Delio Jimenez</i>	<i>Laura Rivera</i>
<i>Candice Chanel Johnson</i>	<i>Roseline Sues</i>

## Wondering What to Do This Summer?

Enjoy Member-Exclusive Benefits that Save You Money!

As our country starts reopening, many of us are looking forward to enjoying the outdoors again. South Florida Educational FCU has secured special discounts to a wide array of member-exclusive benefits. Be sure to visit us online at [www.sfefcu.org/memberperks](http://www.sfefcu.org/memberperks) to view all of the ways you can save this summer while indulging in some fun. Below are just some of the merchants that offer discounts to SFECU members:



- Rapids Water Park
- Butterfly World
- Miami Seaquarium
- Zoo Miami
- Jungle Island
- Flamingo Gardens
- Pérez Art Museum Miami
- Car Rentals (Enterprise/National/Alamo)
- Movie Theaters