



Trends

Serving the educational community since 1935



- Receive Free GAP¹
- \$100 Gas Card¹
- Do Not Make a Payment until 2021!¹

Buy a Car and Receive Black Friday-Like Savings! After Black Friday, Virtual New & Used Auto Sale

From November 30 – December 19, our dealer-partners are offering holiday savings with no lines or crowds!

When you purchase from one of our preferred dealer-partners² and finance with South Florida Educational FCU, you will not only get your dream car delivered to your home, but you will also receive Free Guaranteed Asset Protection (GAP)¹, a \$425 value¹, and a \$100 gas card!¹ **Act now** and make no payments for up to **90 days**¹. That means no payment until after the holidays!

How can you get in on this great deal?

- 1) Get preapproved¹ for your loan. Just click the “Apply for a Loan” tab in online banking, visit www.sfefcu.org/applyforaloan, or call our Lending Center at **305-273-LOAN (5626)**.
- 2) Once you are preapproved, visit www.sfefcu.org/groovecar. Research the inventory for the car you want.
- 3) Call our Auto Buying Service Team at **305-270-6616** to finalize your deal and get the lowest price!



For a full list of preferred dealers, visit www.sfefcu.org.

Don't wait! Obtain loan approval today before your dream car drives off without you!

¹All loans are subject to approval and are granted based on individual creditworthiness, the ability to repay and credit score. Offer of free GAP, \$100 Gas Card, and 90-day payment deferral are only valid for vehicles purchased between 11/30/2020 and 12/19/2020 from a preferred dealership during the Virtual Auto Sales Event. To qualify, vehicle purchase must be arranged by SFEFCU's Auto Buying Service and financed with SFEFCU. The \$100 Gas Card is provided by the applicable preferred dealership and is not redeemable for cash. The 90 day deferral is based on the date of purchase. Finance charges begin from the date of loan disbursement and are repaid over the term. Offer cannot be combined with any other offers or discounts except the Summer Skip Program.

²For a complete list of preferred dealers, visit www.sfefcu.org/autosale.



85th Anniversary Personal Loan Promotion Extended

Due to the popular demand of our 85th Anniversary Personal Loan and to help our members financially through the holiday season, we are extending our 85th Anniversary Personal Loan.

Through the end of the year, you will receive an additional .85%¹ off your qualifying rate on any personal loan, up to \$8,500¹.

Use this loan to consolidate debt, help with holiday expenses, or to complete a project you've wanted to start. Apply online or call **305-273-LOAN (5626)** to get started.



*Proudly serving
the educational
community
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¹All loans are subject to approval and are granted based on individual creditworthiness, the ability to repay and credit score. The .85% rate discount off the approved annual percentage rate (APR) is only valid on applications received by 12/31/2020 and loans funded by 01/16/2021. The .85% rate discount off the approved APR applies to Signature Loan products between \$500 and \$8,500 only. Offer cannot be combined with any other offers or discounts except the Summer Skip Program and discount for electronic loan payment.

South Florida Educational Federal Credit Union will be closed to observe the following holidays:

November 11, 2020 –
Veterans Day

November 26-27, 2020 –
Thanksgiving
(Open on Saturday, 11/28/2020)

December 24, 2020 –
Christmas Eve
(Offices will close at 12:30 p.m.)

December 25, 2020 –
Christmas Day

December 31, 2020 –
New Year's Eve
(Offices will close at 12:30 p.m.)

January 1, 2021 – New Year's Day

January 18, 2021 –
Dr. Martin Luther King, Jr. Day

1-800-328-3233 | sfefcu.org



Take a Holiday from Your Loan, Skip-A-Payment & Put a Little Cash in Your Pocket

The holidays can be stressful and bills can put a strain on your budget. Your Credit Union is here to help make your holidays a little merrier with our Winter Skip-a-Pay Program.

For only \$25 per loan, you can skip your December or January payment.* To skip your winter payment, log into Online Banking and click on the banner at the top of the page, call our member Contact Center at **305-270-5250** or visit your nearest SFEFCU branch. For more information, visit www.sfefcu.org/skipapay.

*The Winter Skip-a-Pay program is available between 11/1/2020-1/28/2021 for loans disbursed by 09/30/2020 and in good standing. Loan skip requests must be submitted at least three (3) days prior to the loan due date. Borrowers may elect either December or January as their winter skip period. Number of payment(s) skipped for the period selected will vary depending on payment agreement. During the winter skip period, interest and finance charges will continue to accrue on the loan but late payment charges will not be imposed. Participating in the Program will extend the term of the loan and will increase the total amount of interest and finance charges paid on the loan. Mortgage, Home Equity, VISA, New or Used Beat the Lease Auto Loans, repossession and deficiency loans, repayment agreements, repayment loans, or loans related to legal or collections activity are excluded from the Winter Skip-A-Pay Program.

Credit Union Annual Meeting Scheduled

The Credit Union's 85th Annual Meeting will begin at 6:30 p.m. on Thursday, January 21, 2021. To ensure the health and safety of our members, this year's meeting will be held virtually. Meeting enrollment instructions will be posted on our website one week prior to the meeting. During the meeting, our Annual Report will be presented and the Board of Directors election results will be announced.

Responsibilities for all Credit Union policies rest with our unpaid volunteer Board of Directors. This year, the term of four of the incumbent Board Members will expire. To fill the vacancies, the Nominating Committee recommends re-election of these qualified candidates to serve on the Board of Directors for 2021 – 2024:

Claude Archer - Mr. Archer is currently the Executive Director of Instructional Recruitment & Staffing for Miami-Dade County Public Schools. He has been a Credit Union member since 1990, and has served as a Board Director since March 2020.

Deborah (Debbie) Jusino - Ms. Jusino is currently employed by Miami-Dade County Public Schools in the Office of Human Resources & Development. She has been a Credit Union member since 1990, and has served as a Board Director since May 2018.

Colleen Chung - Ms. Chung is retired from her full-time position as an accounting faculty member of Miami Dade College (MDC), but continues to teach at MDC as an adjunct professor. She has been a Credit Union member since 1993, and has served as a Board Director since September 2020. Prior to becoming a director, she served on the Credit Union's Supervisory Committee.

Eyka Stephens - Ms. Stephens was employed by M-DCPS for ten years as a teacher and has been a Credit Union member since 2002. She has served on the Board since 2002 and is currently the Board Secretary.

Any member who wishes to fill one of the Board positions may run by petition by completing an official application and submitting valid signatures of at least 500 Credit Union members. Candidates must be a primary member, at least 18 years of age, be a member in good standing, be willing to serve in a volunteer capacity, and be required to attend monthly meetings. Only one nominee per petition can be submitted, and all completed petitions, applications and biographical information must be filed at the Kendall branch **no later than 5:00 p.m. on Monday, December 7th, 2020**. Nominations will not be accepted from the floor at the Annual Meeting. No election will be conducted by ballot if the number of nominees equals the number of positions to be filled. Applications may be obtained by contacting Ms. Angie Siegel at 305-270-5200.