

Winter 2017

\$martchoices

Community
credit union
FLORIDA

A Letter from David O. Brock, President/CEO



One of my favorite bands back in my younger days was The Byrds. They recorded an old Pete Seeger tune, called "Turn, Turn, Turn." The song lyrics were taken from Ecclesiastes. The chorus states, "To everything, there is a season, and a time to every purpose under Heaven."

After having the privilege of serving in the credit union movement for 42 years, with 26 years as your President and Chief Executive Officer, it is time for me to move into the retirement season.

I am very pleased that Laurie Cappelli, who has served the members of Community Credit Union of Florida for 20 years, with 10 of those years as the Senior Vice President, will take charge on February 1, 2018, as your new CEO/President. Your Board of Directors, chaired by Betty Dunn, conducted a thorough national search and used a renowned recruiting firm, D. Hilton and Associates, to carefully vet a select group of applicants. The process was rigorous with video interviews, strategic and financial project analysis, and finally on-site interviews with the CCU Board of Directors. Laurie's outstanding skills and experience stood out, and she was selected to lead this cooperative into an exciting and productive future.

Laurie has carefully prepared for this opportunity through hard work and study. She is one of only a few credit union managers in the country to have earned both of two significant industry designations: Certified Credit Union Executive and Certified Chief Executive. She has successfully managed almost every facet of our operations over the years, and in particular the lending function, which is the very essence of our cooperative.

I fully agree with our board's decision to promote Laurie to the top leadership position and I encourage our over 43,000 members, the board, and staff of CCU to give her your full support and encouragement. She will work hard to ensure that this credit union fulfills its stated mission, which is "To improve our member's financial well-being and make a positive difference in our community."

I want to thank my Board of Directors, Betty, Dot, Linda, Jim, and Moses; my Executive Team, Laurie, Lesli, David, Jim, Margaret, Meredith, and Tina, as well as our talented staff for truly engaging in the great mission of the credit union movement. CCU is considered one of the top credit unions in the world, because of the dedicated service of these beloved colleagues.

I am especially thankful for our members who give us their business and their trust. I know that my colleagues will work tirelessly to earn both. I firmly believe in the words spoken in Congress back in 1934 by Congressman Wright Patman... "Other than the church, I don't know of any institution that does as much good for people." May God continue to bless Community Credit Union and all whom we serve.

David O. Brock, President/CEO

CELEBRATING
65
YEARS

About Laurie Cappelli



Laurie's journey with Community Credit Union of Florida began in 1996, when she joined the CCU staff as a Senior Lender. Just one year later, she was promoted to Phone Branch Manager, with the goal of growing that function from a simple information center to a full-service branch operation. After successfully managing multiple operational areas, she was named Senior Vice President in 2007.

Laurie began her credit union career in 1981. Like her predecessor, David Brock, and the CCU Board of Directors, she is passionate about the credit union movement and service to members. Her consistent question in any planning discussion is, "How will this help our members?"

Laurie is a continuous learner, taking advantage of multiple opportunities to manage significant projects within CCU, and achieving industry certifications in consumer and business lending, IRA accounts, and compliance. She has earned the designations of Certified Credit Union Executive and Certified Chief Executive.

Laurie is equally passionate in her dedication to the community. She serves on the executive boards for LEAD Brevard and Junior Achievement of the Space Coast. During the school year, she visits Brevard county classrooms as a JA in a Day volunteer, providing elementary school students with age-appropriate information on a variety of consumer and financial topics.

Laurie has been a Brevard resident since 1994, when her husband, Leo, who was active duty Air Force, was assigned to the area. Laurie and Leo are the proud parents of two adult daughters, Sara and Tracy.



On behalf of the Board of Directors and our valued members, I applaud David Brock's dedication, passion, and longstanding service to the members, and our community. The credit union movement, as well as CCU, has benefitted from his leadership. We thank him and wish him the best in his well-deserved retirement.

The Board is delighted that Laurie Cappelli will move to the CEO position. We offer her our congratulations as well as our unwavering support as she leads CCU into the future.

Congratulations to both David and Laurie on their achievements.

Betty Dunn, Chair



**MARK
YOUR
CALENDAR**

The 2018 Annual Meeting of the Members will be held on Thursday, March 15, 2018 at 7 p.m. at the Rockledge Branch.

One of the items of business is the election to fill the open positions on the Board of Directors. We have one seat expiring (seat #4). The Nominating Committee, made up of three members (1 Board Director and 2 non-Board members) has nominated Betty Dunn to continue serving in Seat #4. This nominee has been serving on the CCU Board of Directors and several CCU Committees with many years of experience.

Additional nominations for these open positions may be made by petition signed by at least one percent (1%) of

the current credit union membership and a completed volunteer application must be filed. In order to be validated, the petitions and volunteer application must be submitted to Tina Webster, Executive Secretary of CCU by close of business January 30, 2018. Petitions submitted after this date will not be accepted. Elections will not be conducted by ballot, and nominations from the floor will not be taken when there is only one nominee for each open position.

Mark your calendars to attend the 2018 Annual Meeting of the Members and help us to celebrate 65 years of service to the community! There will be refreshments and prize giveaways. All Community Credit Union members are welcome to attend!

Here's Your New Year's Resolution List. And for Once It's Easy.

Refinance Your Auto Get \$200*

Is Your Present Auto Loan Driving You Around the Bend? Let Us Take the Wheel.

Refinance the loan you have with another lender to CCU and get \$200 cash back.

- Make no payments for 90 days¹
- Choice of monthly, bi-weekly, or weekly payments
- Low credit union rates - even if you don't have perfect credit²
- 24/7 Easy Application with fast, local decisions

*Minimum loan balance of \$10,000 to receive cash. Limited time offer expires when withdrawn by CCU. Cash bonus will be deposited to the Share Savings Account associated with the loan account at loan closing. Existing CCU loans are not eligible. Rates subject to change. ¹Payment can be deferred for 90 days, however, interest will accrue from date of contract. ²Loan rates are based on credit history, loan terms and borrower qualifications. Contact CCU to determine your rate.

Prospective Members: A \$5 membership fee is required to open a share account. A share account is required if approved for a loan.

Learn More and Apply at ccuFlorida.org/200

CCU Debit Card RoundUp Savings Program

The Easiest New Leaf You'll Ever Turn Over: Start Your Virtual Coin Jar with the CCU Debit Card RoundUp Savings Program

Enroll your CCU checking account today and build your savings account automatically just by using your CCU Debit Card to make purchases and payments.

Ready to enroll? Log in to **eBranch Online Banking**, and click on the **"Additional Services"** tab or go to the **"More"** section in the **CCU Mobile App**.

*Requires a CCU checking account and debit card.
Not available for business accounts.*

Learn More at ccuFlorida.org/roundup

Here's a Resolution
for All of Us:
Check the
Interest Rate
on Your Current
Credit Card.
Now Ask Us If
CCU Can Do Better.

Why Pay More If You
Have an Option?

Get an introductory rate of 2.99% APR* for six billing cycles when you get a CCU VISA® Credit Card or when you transfer a balance from another credit card to your CCU card. After that, rates are as low as 10.99% APR**



Want Rewards? Get the Same Great Intro Rate
on the CCU VISA® Platinum Rewards Card.
Learn More at ccuFlorida.org/rewards

*2.99% APR introductory rate is good for six consecutive monthly billing cycles. New Cardholders: Intro rate good for six billing cycles on purchases, cash advances, and balance transfers. Existing Cardholders: Intro rate good for six consecutive monthly billing cycles on balance transfers only.

**When discounted period expires, the APR on the existing balances will increase to the non-discount rate between 10.99% APR – 21.49% APR on the first day of the next billing cycle. Rate based on creditworthiness and whether you have a fixed or variable rate credit card. Limited time offer and subject to change.

Learn More and Apply at ccuFlorida.org/visa

The Kids *Need* That New Video Game. THEY NEED IT, MOM! You Know It's Coming. Be Ready with a Holiday Club Account.

Do you know how to keep from turning into a Grinch when the holiday season rolls around? We do!

CCU makes saving for holiday expenses easy. With the Holiday Club Account you can:

- Set up automatic transfers weekly, bi-weekly, or monthly
- Make cash deposits at the branch
- Transfer funds anytime in eBranch Online Banking or on the Mobile App

The Holiday Club Account will help you save a little all year long. Open with only \$5.



Find a complete list of locations at ccuFlorida.org/locations

Contact Us or Come See Us:
321.690.2328 800.690.2338

Call Telli for automated account information
24/7/365 by calling **321.631.4611** or
888.636.4611

Branch Locations:

Rockledge - 1030 S US Highway 1
Port St. John - 6269 N US Highway 1
Palm Bay - 1325 Palm Bay Rd.
Melbourne - 333 E. NASA Blvd.
Viera - 7380 Murrell Rd., #102
Titusville - 3125 S. Washington Ave.
Indian Harbour - 293 E. Eau Gallie Blvd.

Apply for a loan: Apply 24/7/365 by calling
321.637.3211, online at ccuFlorida.org, or
in person during branch hours.

ATM Locations: At every CCU branch and
over 50,000 free nationwide. Find locations
at ccuFlorida.org.

eBranch Services at ccuFlorida.org

eBranch Online Banking: Log in to your account at
ccuFlorida.org.

Mobile App: Log in on your Android phone or tablet,
iPhone and iPad.

Mobile Deposit: Register within the Mobile App and
make deposits using your smart phone.

eStatements: Sign up in the eBranch. They are free!

Text Message Banking: For a complete list of text
codes, visit ccuFlorida.org.

Bill Pay & Presentment: Available in the eBranch or
Mobile App.

Money Management: Your online financial
management tool is coming soon. Watch for updates.



Board of Directors

Chair - Betty A. Dunn
Vice Chair - Dortha G. Everhart
Secretary/Treasurer - Linda P. Dale, CPA
Director and Audit Committee Member - Moses L. Harvin
Director and Audit Committee Member - Jim Platman

Senior Management

President/CEO - David O. Brock, CCUE, CCE, CIE
Senior Vice President - Laurie Cappelli, CCUE, CCE
VP of Accounting/Finance - Margaret Hasenbeck, CCE
VP of Commercial Services - Jim Chastain
VP of Technology - David Hill, CCE
VP of Accounting/Finance - Margaret Hasenbeck, CCE
VP of Marketing - Meredith Gibson

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Dates & Events

January 1: Closed – New Year's Day
January 16: Closed – Martin Luther King Day
February 19: Closed – President's Day
April 17: Tax Filing Deadline

**April 17, 2018 is the deadline
for making annual
contributions to an Individual
Retirement Account (IRA).**

Talk to the CCU Auto Pro - Noon-3pm

January 5: Rockledge
January 12: Titusville
January 19: Melbourne
January 26: Palm Bay

FREE WEBINARS—Sign Up Online
Visit ccuFlorida.org/events for info