

Spring 2025



# SMART Choices

## NEWSLETTER

### YOUR CREDIT UNION: MAKING A DIFFERENCE IN FINANCIAL EDUCATION

At Community Credit Union of Florida, we believe that financial well-being goes beyond just banking. In recognition of April as Financial Literacy Month, we want to spotlight our initiatives aimed at promoting financial literacy in our community. Through volunteer efforts and financial literacy programs, discover how we're making an impact and learn how you can benefit from our offerings.



#### 321 Financial Liftoff

We just wrapped up our fifth 321 Financial Liftoff — an annual financial education event that aims to equip high school students with the essential tools needed to pave the way for a successful financial future. This event has grown from a one school program to a multi-school event with 15 Brevard high schools and more than 800 students in attendance. We give students direct access to a panel of local entrepreneurs and influencers—each coming from different industries and various passions, but all come to share their experiences surrounding careers and money. Students have an opportunity to ask questions and learn from the real-world experiences of the panelists on topics like entrepreneurship, investing, and saving.

## 321 FINANCIAL LIFTOFF

#### 321 Financial Helpline

While 321 Financial Liftoff is an event designed to help students, 321 Financial Helpline is a personalized option designed to help anyone get the financial guidance they need. Individuals can set up appointments with financial counselors to help with budgeting, credit questions or developing a plan to work towards financial stability. Schedule a free appointment with a financial counselor on the mobile app or at [ccuFlorida.org](http://ccuFlorida.org).

#### BALANCE Financial Education

CCU Florida partners with BALANCE to offer free webinars and financial tools. These twice-a-month webinars cover a wide range of topics, from credit card management to savings strategies. Check out the upcoming webinar topics and dates at [ccuFlorida.org/events](http://ccuFlorida.org/events).

In addition, BALANCE provides a comprehensive catalog of financial tools for all members, including helpful how-to articles, calculators, checklists, videos, and educational modules. These lessons are tailored to various life stages and situations. Access these valuable resources and more at [ccuFlorida.org/balance](http://ccuFlorida.org/balance).

#### Junior Achievement

CCU Florida is proud to support Junior Achievement through "Junior Achievement in a Day," where our dedicated volunteers teach elementary school students about money, business, and the world of work. By providing young learners with early exposure to financial concepts, we help set the foundation for a stronger understanding of

finance, empowering them to build essential skills for their future.



#### CEO Laurie Cappelli Recognized

CCU Florida's President & CEO Laurie Cappelli was recently honored by Junior Achievement of the Space Coast as one of their Laureates. This prestigious recognition highlights business leaders for their success, leadership, and dedication to community service. Throughout her tenure at CCU Florida, Laurie has been a passionate advocate for financial education and community involvement, demonstrating a strong commitment to empowering individuals with the knowledge and tools they need to achieve financial success.

#### Mortgage Mix and Mingle

Join us for our next Mortgage Mix & Mingle on April 29, 2025. Get valuable insights from local realtors, mortgage lenders, and inspectors on how to navigate the home-buying process and avoid common mistakes. Watch for more details at [ccuFlorida.org/events](http://ccuFlorida.org/events).

CCU Florida is committed to making financial education available to all its members. Keep an eye on our social channels throughout April for financial tips from our staff that could help you save money. We are here to support you every step of the way.



Laurie Cappelli, CCUE, CCE

### PRESIDENT & CEO, LAURIE CAPPELLI IS RETIRING

In just a few months, Laurie Cappelli will retire after 29 years at CCU Florida. Having worn many hats throughout her career, she has served as President & CEO since 2018.

Under her leadership, CCU Florida consistently ranked among the top 10% of high-performing credit unions, earning Superior ratings from IDC Publishing, 5-Star ratings from Bauer Financial, and surpassing \$1 billion in assets. The credit union was also recognized multiple times as one of the Best Credit Unions to Work For by American Banker and received numerous "Best of the Best" awards from MembersXP by CUSG. In 2024, CCU Florida was also named the "#2 Credit Union in Florida" by Forbes.

Board Chair, Jim Platman said, "Although Mrs. Cappelli is retiring, her vision and strategic guidance has positioned our credit union for long-term success, allowing us to grow while staying true to our cooperative values and adapting to industry changes. Embracing innovation has made a lasting impact on our organization and the financial well-being of our members. We are grateful for her leadership, and she will be missed."

From the entire CCU Florida team and the board of directors, we thank Mrs. Cappelli for her commitment to the credit union and a heartfelt congratulations on her retirement.



# Have peace of mind

knowing your money is growing at Community Credit Union of Florida.

Our **HIGH-YIELD ACCOUNT** offers higher earnings, without being tied up.

- ✓ Save more. Earn more.
- ✓ Access your funds when you need them—without penalties.
- ✓ Have the flexibility to use your money to pay your bills, write checks and use a debit card.

Earn up to

**4%** APY<sup>1</sup>

Scan the Code, or Visit [ccuFlorida.org](https://ccuFlorida.org)

<sup>1</sup>APY=Annual Percentage Yield. Rates as of January 1, 2025. Rates are subject to change without notice. Amount of dividend is based on your average daily balance for the month. The minimum deposit required to open is \$25. Avoid a monthly service fee of \$25 by maintaining a minimum daily balance of \$10,000.

## MARK YOUR CALENDAR

### IMPORTANT DATES:

**Apr 12: SHRED EVENT**  
**Rockledge Branch**  
 9:00 am - 12:00 pm

**Apr 24: BREVARD COUNTY SHERIFF'S OFFICE SHRED EVENT**  
 9:00 - 10:30 am at the Martin Anderson Senior Center (behind the Rockledge branch)

**April 29: MORTGAGE MIX & MINGLE** 6:00-8:00 pm at Intracoastal Brewing Company

**May 3: SHRED EVENT**  
**Palm Bay Rd Branch**  
 9:00 am - 12:00 pm

**May 26: MEMORIAL DAY**  
 Branches Closed

**Jun 19: JUNETEENTH**  
 Branches Closed

**FREE WEBINARS:**  
**Register at**  
[ccuFlorida.org/events](https://ccuFlorida.org/events)

**Apr 8 & 17:** Are You Financially Healthy?

**May 5 & 15:** Dollars & Sense: Managing Money for a Healthier Mind

**Jun 3 & 12:** Buy or Rent: Weighing the Pros and Cons

## NOW YOU CAN EARN EVEN MORE WITH REFER-A-FRIEND

**EARN \$100\***

Scan for details.

**Existing CCU Florida members can refer friends or family members to open a qualified account and both can receive a referral bonus.**

\*Referring members and new members will receive \$100 bonus within one month of the new account 60-day anniversary date, if qualifications are met. To qualify, the new member must use CCU debit card 20 times within 60 days to make purchases or payments (ATM transactions do not count towards total), download the mobile app and sign up for eStatements, and keep the account in good standing (no NSF activity). Members 16 years old and up are eligible to refer. Excludes Business and Organizational accounts. Offer subject to change.

## YOUR HOME'S EQUITY CAN MAKE YOUR DREAMS REALITY

Remodel your kitchen, update your bathrooms, add an outdoor kitchen, or get the pool you've always wanted. The dreams are endless!

### Home Equity Line of Credit

- NO CLOSING COSTS\*
- 30-year repayment term (15 year draw period)
- Rates adjust quarterly based on Prime Rate

### Fixed-Rate Equity Loan

- Repayment terms up to 30 years
- Fixed rate for life of loan

**Apply at a branch, at [ccuFlorida.org](https://ccuFlorida.org), or call 321.637.3211.**

\*Available for loan amounts up to \$250,000 for loans in 2nd lien position on primary residences only. Offer subject to change. Up to 80% LTV available for 2nd lien position loans on primary residences. Other restrictions may apply. Borrower pays valuation fee, if applicable. A \$300 reimbursement fee will be charged if loan is paid off within 36 months. Rates are based on credit history and borrower qualifications.

## IN THE MARKET FOR A HOUSE?

**Join us at our next Mortgage Mix & Mingle**

Get valuable insights from local realtors, mortgage lenders, and inspectors on how to navigate the home-buying process and avoid common mistakes.

**APRIL 29, 2025 • 6:00-8:00pm**  
**Intracoastal Brewing Company**

**RSVP at [ccuFlorida.org/events](https://ccuFlorida.org/events)**

## NO-COST FINANCIAL COUNSELING

Schedule an appointment to visit any branch location. Use our easy online scheduling tool or call 321.690.2328.