

Winter 2025



**SMART** Choices  
NEWSLETTER



## FROM RESOLUTIONS TO RESULTS: IMPROVE YOUR FINANCIAL WELL-BEING IN 2025

What if the one resolution you made this year was to improve your financial well-being? At CCU Florida, our mission is to improve the financial well-being of our members, so we're here to help you make 2025 your best financial year yet. Here are the top things to keep in mind to help you take control of your financial wellness:

### RESET YOUR FINANCIAL GOALS

The start of a new year is an excellent time to reevaluate your financial goals. Here's how to balance what you need to do in the short-term, with what you aspire to do in the long-term:

**Set Priorities.** Identify and rank what priorities are most important—whether it's paying off debt, building an emergency fund, or saving for a big purchase.

**Break It Down.** Divide goals into steps that you know will be easy to manage. This will help make the progress of achieving those goals feel less overwhelming.

**Review Regularly.** Use your statements and CCU Mobile App to track your progress and adjust your spending & savings. Don't be afraid to adjust as needed as you learn more about your habits.

### MONEY MANAGEMENT WITH CCU FLORIDA'S BANKING APP

Money Management is a great way to visualize and interact with your money — even your accounts at other financial institutions. Create a budget, assign transactions to different buckets, and track your spending with any of your bank or credit union accounts.

**Track Spending.** View categorized transactions to see where your money goes. Remember to review these regularly to see where you may need to reduce spending. Having a clear picture of your habits is the best way to see what you need to adjust.

**Set Budgets.** Use budgeting features to allocate funds for

specific categories like groceries, utilities, and entertainment.

**Schedule Payments.** Avoid late fees by automating bill payments directly through the app. This will also help improve your credit score since 35% of your credit score is calculated by your payment history. Scheduling your payments will help you avoid late payments, therefore, helping your credit score improve.

**Savings Goals.** Set and track progress toward your goals in the CCU Florida Mobile App. Make sure you create **S.M.A.R.T.** goals (Specific, Measurable, Attainable, Relevant, Time-bound) to ensure you have a plan for exactly how you need to set up your budget.



### MEET WITH A FINANCIAL COUNSELOR

Start by gaining expert insights from our Certified Financial Counselors. Whether you're crafting a budget, tackling debt, or planning for future goals, our counselors are available to answer your questions and help you build a road map to success.

**During your personalized one-on-one session, you can:**

**Learn how to prioritize spending.** Understand how to allocate your income to cover necessities, discretionary spending, and savings without feeling overwhelmed.

*~Continued on reverse.*

## ~NOTICE TO MEMBERS~ Virtual Annual Meeting of the Members March 27, 2025 @ 7pm

**Mark your calendars to attend the 2025 Annual Meeting of the Members and help us celebrate 72 years of service to the community!**

One of the business items is the election to fill four open positions on the Board of Directors.

1. Expiring: Seat #1, currently held by Moses Harvin
2. Expiring: Seat #2, currently held by Jim Platman
3. Vacant: Seat #6 – open position
4. Vacant: Seat #7 – open position

The Nominating Committee made up of three members (1 Board Director and 2 non-board members), nominated the following candidates:

1. Seat #1 – Moses Harvin to continue his service for a three-year term.
2. Seat #2 – Jim Platman to continue his service for a three-year term.
3. Seat #6 – Rachad Wilson, for an initial one-year term. Mr. Wilson currently serves as an Associate Board Member.
4. Seat #7 – Russell Cheatham, for an initial two-year term. Mr. Cheatham currently serves as an Associate Board Member.

Biographical information on each candidate can be found on our website at [ccuFlorida.org](http://ccuFlorida.org). Additional nominations for these open positions may be made by petition signed by at least one percent (1%) of the current credit union membership (500) and a completed volunteer application. Service on the Board or Committee requires a primary membership with your own share and a relationship that is in good standing with no previous charge-offs or delinquencies.

To be validated, the petitions and volunteer application must be submitted to Tina Webster, Director of Executive Administration, by close of business on February 10, 2025. Petitions submitted after this date will not be accepted. Elections will

*~Continued on reverse.*

~Annual Meeting continued

not be conducted by ballot, and nominations from the floor will not be taken when there is only one nominee for each open position.

All Community Credit Union members are welcome to register to attend the annual meeting! Registration information will be made available at [ccuFlorida.org](http://ccuFlorida.org).

**Contact Information:**

Tina Webster, Director of Executive Administration  
[webstert@ccuFlorida.org](mailto:webstert@ccuFlorida.org)  
321.637.3117

Go, have fun

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>**



Learn More:  
Scan the Code, or  
Visit [ccuFlorida.org](http://ccuFlorida.org)

<sup>1</sup>APY=Annual Percentage Yield. Rates as of October 1, 2024. 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. Membership available in Brevard, Indian River, Orange, Osceola, Polk & Volusia Counties. A share savings account with a \$5 one-time membership fee is required.



~From Resolutions to Results continued

**Improve your credit score.** Discover actionable steps to boost your creditworthiness, from managing credit utilization to identifying and resolving errors on your credit report.

**Set realistic financial goals.**

Collaborate with a counselor to define achievable milestones, whether it's saving for a vacation, preparing for homeownership, or paying off student loans. Our counselors also provide tools and tips to help you stick to your plan, making it easier to navigate unexpected expenses or financial challenges. Best of all, this service is complimentary for CCU members.

**DEBT CONSOLIDATION OPTIONS**

Debt consolidation can be a powerful strategy, but it's important to understand what your options are. Simplifying your finances and reducing monthly payments might be just what you need to get back on track. Here are a few ways to consolidate debt:

**Transfer Credit Card Balances.**

Simplify payments and potentially

reduce interest rates by taking advantage of our balance transfer promotion. When you transfer your high-rate balances to a CCU Florida credit card, you could get an special rate of 2.99% APR\* for six billing cycles.

**Home Equity Loans.** Leverage the equity in your home by accessing its value to consolidate loans with a lower interest rate. Be careful—your home is collateral. Ensure you have a clear plan for repayment.

**Personal Loans.** Consolidate your higher-interest debt with a personal loan at a lower rate. With any loan, review terms and conditions to avoid additional financial strain.

By setting clear goals and using CCU's resources, you can make 2025 the year you achieve financial peace of mind.

*\*APR=Annual Percentage Rate. Get 2.99% APR for 6 billing cycles. After that, the APR on remaining balances will increase to the non-discount rate between 12.99% – 24.99% APR on the first day of the next billing cycle. Does not apply to existing balances. Limited time offer and rates subject to change.*



**MARK YOUR CALENDAR**

**Important Branch Dates:**

- Jan 1:** New Year's Day: Closed
- Jan 20:** MLK Day: Closed
- Feb 17:** Presidents' Day: Closed
- Mar 27:** Annual Meeting

Register for free webinars at [ccuFlorida.org/events](http://ccuFlorida.org/events)

- Jan 7 & 16:** Basics of Personal Finance
- Feb 11 & 20:** Unleashing the Power of Credit
- Mar 11 & 20:** Tap Into Wise Credit Card Use

Spring Shred Events will be announced soon at [ccuFlorida.org/events](http://ccuFlorida.org/events)

**BEFORE YOU BUY OR REFI, CONTACT CCU FLORIDA.**

GET **\$200 CASH BACK<sup>1</sup>**

- Make no payments for up to 120 days<sup>2</sup>
- Competitive loan rates\*
- Car-buying assistance with the Auto Pro buying service
- Choose your payment schedule

Apply Today! 321.690.2328 · [ccuFlorida.org](http://ccuFlorida.org)

<sup>1</sup>Minimum loan balance of \$10,000 to receive cash. For purchase loans, cash is available only for financing initiated directly with CCU Florida. Not available for financing obtained at a dealership. Limited time offer expires when withdrawn by CCU Florida. Cash bonus will be deposited to the Share Savings Account associated with the loan account on the 5th business day of the month following the loan closing. Existing CCU Florida loans are not eligible. <sup>2</sup>Deferred payments are optional. Interest accrues from date of contract. Offers subject to change. \*Rates Loan rates are based on credit history, loan terms and borrower qualifications. Contact CCU Florida to determine your rate.




Refer Your Friends & Family to CCU Florida & You Both Can **EARN \$70<sup>1</sup>**

<sup>1</sup>See requirements at [ccuFlorida.org/friend](http://ccuFlorida.org/friend). Offer subject to change.



321 Financial Help-Line

**NO-COST FINANCIAL COUNSELING**

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