

SPRING 2026

SMART Choices NEWSLETTER



Reimagining Our Future – Together

Since 1953, our purpose has remained the same – serving members with excellence. As we reconnect to our purpose and recommit to excellence in serving our members and team members, we must also reimagine how we will deliver on this promise in the future.

As our community grows and evolves, so must our credit union. We are excited to announce we are investing in our local community with a new corporate headquarters in Palm Shores.

Our new headquarters will allow us to bring our teams together, expand the support behind our products and services, and build the infrastructure needed to strengthen digital capabilities, security, and the overall member experience.

Our new headquarters represents a long-term commitment to continued investment in Brevard County – strengthening our local presence, supporting local businesses, serving our members, and deepening our community partnerships. It’s a commitment to grow responsibly, serve you better, and expand access to the communities we serve now and into the future. We look forward to updating you as we reach each milestone in the months ahead.

Together, we'll continue building a stronger future for our members and our community.

~ Dan Kelley, President and Chief Executive Officer



Set Your Teen Up for Financial Success

As a parent or guardian, one of the most important life skills you can teach your teen is how to manage money. Building smart financial habits early can lead to greater confidence, independence, and long-term success.

Here are a few simple ways to help your teen get started:

Encourage money awareness.

Help your teen track what they spend and save. Understanding where their money goes is the first step toward making smarter decisions.

Teach goal setting.

Whether it’s saving for a car, college, or everyday spending, setting goals helps teens stay focused and motivated.

Explain needs vs. wants.

Learning to prioritize essentials over impulse purchases builds discipline that lasts into adulthood.

Promote consistent saving.

Even small amounts set aside regularly can build strong habits and show the power of consistency.

Our Student Debit/Checking Account is designed to help parents guide their teens while giving them the freedom to learn:

- Free debit card for everyday purchases
- Easy-to-use mobile banking to track spending in real time
- Early payday with direct deposit
- Competitive earnings to help their money grow
- High School Mascot debit cards to show their school spirit

With the right tools and guidance, your teen can start building smart financial habits today—setting them up for a confident financial future tomorrow.



One of the best ways to reinforce these lessons is by giving your teen real-world experience with their own account.

Scan the QR Code
to Learn More

SCAN HERE



Jury Duty Scam: Don't Fall for the Pressure

Missed jury duty? That's exactly what scammers want you to panic about.

Fraudsters pose as law enforcement or court officials, threatening arrest unless you pay a "fine" immediately. The goal? Scare you into acting fast—before you can think twice.

How It Works

- **The Call:** You get a phone call or email that looks legitimate—sometimes even showing a local courthouse or police department on caller ID.
- **The Threat:** They claim you missed jury duty and a warrant has been issued for your arrest.
- **The Demand:** They offer a quick fix—pay a fine right now. They may direct you to withdraw cash and deposit it into a cryptocurrency machine or send money digitally.

Major Red Flags.

- They insist you stay on the phone the entire time
- They ask for personal info like your Social Security Number or Date of Birth
- They demand payment via gift cards, crypto, wire transfers, or Zelle
- They threaten immediate arrest if you don't comply

Know the Facts.

Jury duty notices come **by mail—not phone or email**
Courts **don't collect fines over the phone**
You'll never be threatened with arrest in a phone call

Protect Yourself.

Hang up immediately. Then call your local Clerk of Court using a verified number to confirm.

Think you've been targeted? Act fast.

1. Call us at 321-690-2328
2. Report it at ReportFraud.FTC.gov or IC3.gov
3. Place a fraud alert or credit freeze
4. Notify your local authorities

Stay alert, stay safe, and remember—real courts will never rush you or demand instant payment.



MARK YOUR CALENDAR

IMPORTANT DATES:

MAY 2, 2026

Shred Event - (9am-12pm)
1030 US-1, Rockledge, FL 32955
Visit ccuFlorida.org/events for details

MAY 25, 2026

Memorial Day -
Branches Closed

JUNE 19, 2026

Juneteenth -
Branches Closed

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Where Smart Checking Meets Smooth Sailing.

Set your financing on the right course. Open a new checking account, sign up for direct deposit, and you'll be sailing away on a 5 day/4 night cruise for two!*



Scan Code to Learn More

**USE OFFER CODE:
MK-CHECKING**

*Available upon opening a new checking account with CCU Florida, a monthly direct deposit of \$1,000 or more within 90 days of account and accessing the checking account the CCU Florida mobile app. A monthly direct deposit of \$1,000 or more must continue for 90 days. Acceptable direct deposits include a paycheck, pension, or government benefits (such as social security). Transfers from an account and person-to-person transfers do not qualify as a direct deposit. Available to members without an existing checking account and new members. Restrictions apply, including no account closures within 12 months.

Limit of one (1) Cruise for Two per membership. Supplies are limited. Cruise certificates are not redeemable for cash and will not be replaced. Cruise certificates must be registered within 45 days and are transferable. Valid for 18 months. All port charges, taxes, customs, and fulfillment fees of \$46.60 per day/per person will be the responsibility of the member. Subject to the terms and conditions on the back of the certificate. No Guest younger than the age twenty-one (21) will be assigned to a stateroom unless accompanied in the same stateroom by an adult twenty-one (21) years old or older. A guest's age is established upon the first date of sailing.

Offer is available between April 1 – June 26, 2026, and while supplies last.

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Bigger Plans? Turn **Equity** into **Opportunity**.

Limited Time Intro Offer Available Now



Special introductory rate of **3.99% APR¹** for the first 12 months on a home equity line of **credit**. After the introductory period, the rates would range between 6.50%-12.00% APR.

APR=Annual Percentage Rate. ¹The introductory rate is for 12 months starting the month of the loan closing. Thereafter, the Home Equity Line of Credit will have a variable rate between 6.50% – 12.00% APR. Rates are based on credit score, combined LTV, term, loan amount, plus a margin. After introductory period, your rate may change quarterly, based upon the Prime rate. ²Loans up to \$250,000 in 2nd lien position on primary residences only. ³Up to 80% LTV available on primary residences. Other restrictions may apply. Borrower pays valuation fee, if appraisal required. A \$300 reimbursement fee will be charged if loan is paid off within 36 months. This offer cannot be combined with other promotions. This offer is valid for loans funded between March 1, 2026 and May 29, 2026 and subject to change. Membership is available in Brevard and surrounding counties. Share account with a one-time \$5 membership fee is required.



NMLS# 405290
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HOW TO APPLY:

Scan the QR code, visit
CCUFlorida.link/heloc, or
visit any CCU Florida branch.

