

How the home page works

Home Page

Login, throughout

Click Logo to go Home Pg

BG Art ~ Home

Secondary Navigation

Links

Main Navigation

Top Banner

Search

8 Individual 'Tile' Ad Links

Graphic Header

Content Copy/ Links

Graphic/Link

Links

Footer

Contact Us

321.690.2328 • 800.690.2338

Phone-A-Loan - Apply for a loan anytime by calling **321.690.2328** or **800.690.2338**

Telli - 24 hour phone access to account and rate information call **321.631.4611** or **888.636.4611**

Online or Mobile Banking at ccuFlorida.org

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 Beach - 293 E. Eau Gallie Blvd.

Free ATMs!

As a member you have access to over 100 FREE ATMs in Brevard and 50,000+ FREE ATMs nationwide.

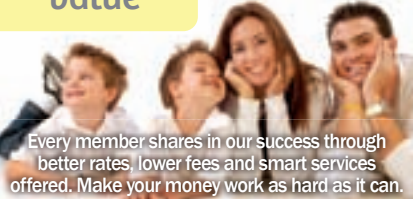
Board Members and Executive Staff

Board of Directors
Henry L. "Jack" Kelley, ccd
Chairman
Dortha G. Everhart
Vice Chair
Linda P. Dale, CPA
Secretary/Treasurer
Betty A. Dunn
Director
Jim Platman
Director

Senior Management
David O. Brock, ccUE
President/CEO
Laurie Cappelli
SVP of Lending Risk Management
Hank Phillips
VP of Technology
Lesli Dooley, ccUE
VP of Organizational Development
Jim Chastain
VP of Commercial Services
Sara T. Stern
VP of Marketing
Susie LeBouef
Controller

December 24, 2008	Christmas Eve	Closing at 2 p.m.
December 25, 2008	Christmas	Closed
December 31, 2008	New Year's Eve	Closing at 2 p.m.
January 1, 2009	New Year's Day	Closed
January 19, 2009	Martin Luther King Day	Closed
February 16, 2009	President's Day	Closed
March 26, 2009	Annual Meeting	7 p.m.

value



Every member shares in our success through better rates, lower fees and smart services offered. Make your money work as hard as it can.

Deposit rates change so quickly that they are sometimes out of date by the time you receive your newsletter. We want you to have access to the most up-to-date rates anytime you need them. You can do so by simply logging on to ccuFlorida.org and click on "Rates and Calculators". You may also call us at 321.690.2328 or 800.690.2338. **It's fast and easy!**



Community credit union

FLORIDA

smartchoices
SMART MOVES WITH YOUR MONEY

news
community connect

YOUTH accounts



get
Liquid
Premium Savings

Serious Saver Account

7%^{APY*} interest on your savings!

*APY = Annual Percentage Rate. Rates are subject to change.

ccuFlorida.org

Go Wireless!

Access your account anytime . . . anywhere! Account summaries, transfers, and even Bill Pay are available to you on the go, from any wireless device, such as web-enabled cell phones, Palm Handhelds, Pocket PC PDA's, and RIM Blackberry devices. Just another convenient service from CCU!

Winter 2008

your life. your choices. your community cu.



The times they are a changin'

Your world is changing, and we're evolving to assure we always provide you with the best range of value-focused choices, so you can make smart moves with your money.

On November 1st, Community Educators Credit Union became Community Credit Union of Florida, a new name reflecting:

- our deep commitments to community
- our adherence to quality offerings and honorable action
- our pride in providing education to members so they can make good financial decisions
- and our dedication to remaining clear and transparent to our membership in all that we do.

We have always held truth, clear information, and accountability to members in high regard, and perhaps that is a lesson we have learned from our longterm affiliation with the fine educators who helped found this credit union back in the 1950s and who are such an important part of our membership today. Teachers have taught us to teach, and have taught us to honor that role in helping our members be able to make smart choices when it comes to how to manage and grow their money.

We decided on a name change after much consideration and discussions with our staff and some of our members.

In the end, after the surveys and the dialogues with our staff and community members, we had to conclude . . . 'as they did' . . . that many folks in our area simply do not believe they can be members of Community Educators Credit Union. Too many believe that only educators can join

us—and of course that is just not true. The educators among our members would be the first group to say that CCU welcomes anyone who works or lives in Brevard, Orange, Osceola, Volusia, and Indian River Counties.

Still, some people continue—despite our best efforts—to think only teachers can use the products and services and be members here.

Ok, we get it, a new name makes sense.

What you need to know is that with this name change comes some improvements to product and services accessibility and the streamlining of some information.

But the most important thing you need to know is our staff and Credit Union management are working together to make the dream of simplifying information and easy accessibility come true.

And you need to know . . . these are all the same people you already know, you already trust, because we're all still here—the same people, the same branch locations, the same philosophy, the same insistence on "members first" and the very same deep roots in education and the community.

Come on in. . . dig deeper. . . get to our roots.

We welcome you to explore the information on our new website. . . and make suggestions on how we can help you more, what education we need to provide, where we need to improve and what you'd like to know about credit, loans, interest earning accounts, planning for education, or making your special dream come true.

— David Brock, President & CEO



community connect

it is not something we do, it is something we are. CCU supported over 25 local organizations over the past year.

How the Website works

Easy navigation and intuitive thinking was the design behind the plan to rework our credit union website. Just like you were going on a road trip, we wanted you to have the right access to the directions you'll need to accomplish your goals when you log onto our site. You'll find the timeless use of buttons, as well as top bar and side bar web menus to click on items of interest to you. There

are some new features as well. We developed a two-tiered system to help you find things quicker and easier. On the front page you find the handy drop-downs, and on each sub section you will find a menu to allow you to click to the areas you want, without having to go back to the main page. Each page you view will have numerous links to pages you'll need so you don't have to go searching. It's right there for you. If you need a visual, just look on the back of this newsletter and see our feature called "How the home page works." Happy touring!



CCU's New Website Aims to Communicate, Educate, and Advocate for Members

How would you like a faster way to reach your dreams? A new house, a new car, or a dream vacation all come at a price. We all want to reach our dreams, but we have to have money to finance them. That's where Community Credit Union's new website comes in to help you. Now that we have a new name, we are launching a new website to highlight all of the products and services you need to reach those dreams.

What you will see and experience with the new CCU website is going to be somewhat familiar to you, just repackaged in a new way to serve you,

Kitchen Table Talk – The new website uses language that is easy to read and is understandable. The purpose is to talk to you, our members, in a fun and educational way that gives you the answers to questions you may have about our products and services. There are numerous links to resources for more information. Our goal is for you to see how Community Credit Union products can help you prosper financially.

Tools and Self-Service Options – The new website has user-friendly tools to enable you to do things yourself. These tools include: Calculators, Branch locations with MapQuest directions, ATM Locations, Auto Scout, Ordering Checks, Forms and Documents, Financial Education, and E-Newsletter Sign Up.



Reduced Clicks to Internet Banking – Let your fingers do the resting because you no longer have to click twice to get to your Online Account. The account number and pin number are on the front page of the website for faster access and less clicks to Internet banking. This is a smoother and more seamless operation which benefits you since you get to read our news and view CCU's new special promotions.

Expanded Bill Pay and Presentment – The new website will offer an expanded Bill Pay and Presentment capability which will enhance your experience with CCU's Bill Pay product. The feature offers you not only the ability to pay all of your bills from one simple-to-use site, but also provides you with the convenience of receiving, viewing, and managing your bills at the same online location. You'll have easy and secure 24/7 access to your Bill Pay information and will be able to:

1. Arrange email alerts for bill arrivals, due dates, and upcoming payments

2. Request a year-end CD of bills and payments
3. Schedule automatic recurring payment rules for each payee
4. Run payment reports and create custom reports
5. Use multiple funding accounts to pay your bills

Anywhere-Anytime Loan Application Feature

– The new website features a 24 hours a day, 7 days a week loan application process that all members can utilize. Get stuck in Tennessee after an accident and need cash to repair your car and get home? Or want to apply for a home equity loan at 10 p.m. at night after the children go to bed? You can do it online or by telephone and get feedback the same day or the next business day.

Community Connect – We have added a Community Connect section which allows our members the opportunity to donate to a local charity or volunteer their time to a



non-profit organization. Our school and local community agencies need help and our members are generous and have big hearts. Connecting with the community is an important part of our heritage and our mission here at Community Credit Union.

Savings Specials – Our Savings Specials feature the outstanding savings opportunities and offers that Community Credit Union provides in paper and e-statements. This section will act as a reminder to you so you can take advantage of these wonderful programs.

CCU Calendar – The website features a calendar of events that impact the Credit Union and all of our members. This calendar contains the important dates such as holidays and the days we are closed early or have a special event going on in our branches. There are also numerous education classes being provided by Community Credit Union to help you learn about how your account works, ways you can save money, and how to use mobile banking.

CCU Forms – There is a new forms section that puts all the paperwork in one place. It's like one stop shopping on the net! Need an application to join or need a financial statement form for a business loan? It's all there under the forms section for easy accessibility. Some are even in a computer fillable format so you can fax it or bring it in to one of our friendly professional Member Service Representatives for quick service, or you can snail mail to our offices. It's your choice.

Smarter Banking – Want to get smarter about your finances? Using our **Financial Education** section, you can access all of the Internet classes that our Balance money management program has to offer. We also have a section **For Educators Only** that provides information about



classroom presentations and lessons, Money Master School programs, student scholarship information, and teacher resources. Our **For Students Only** section include kids pages complete with games and calculators to help students master mathematics skills. There are also links to several different websites for students of all ages.

My Space and Facebook pages – Our new website also features links to Community Credit Union's new My Space and Facebook Pages. If you are on either one, you can access CCU at these new locations:

<http://www.facebook.com/pages/Rockledge-FL/Community-Credit-Union/20080288284> (Facebook)

<http://profile.myspace.com/index.cfm?fuseaction=user.viewprofile&friendid=391494405> (My Space)

So basically, you have just taken a written tour of our new website. Now you need to log onto it at **www.ccuFlorida.org** and

take a test drive. We want to hear from you about your new credit union website. We want you to tell us what you like and don't like so we can make it better. There is a Member Survey Card for our Web Branch located under the Contact Us button. Fill out the form and send it to us. We'd love to read your comments. Should you need to speak with a Community Credit Union Member Service Representative about the website, please call us at **321.690-2328** or **1.800.690-2338** during regular business hours.

2009 Community Credit Union Annual Meeting

The date of the 56th Annual Meeting of Community Credit Union has been scheduled for Thursday, March 26, 2009, at 7 p.m. at the Rockledge branch. One of the items of business is the election of one person to fill the opening on the Board of Directors. The Nominating Committee has nominated Ms. Betty Dunn. Ms. Betty Dunn is currently the Associate Superintendent of Student Services for Brevard Public Schools and presently serves as Chairperson of the Community Credit Union Audit Committee.

Nominations for the vacancy may also be made by petition signed by at least one percent (1%) of the credit union members. In order to be validated, petitions must be submitted to the Secretary of Community Credit Union by close of business Monday, February 2, 2009. 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 position.

Mark your calendars to attend the 2009 Annual Meeting. There will be refreshments and prize giveaways. All Community Credit Union members are welcome to attend!