

### A Message from Laurie Cappelli, *President/CEO*



In this edition of your member newsletter, I am very excited to announce a new addition to our debit/checking accounts:

## free checkingplus

Before you roll your eyes at the idea that a new checking account could be exciting, let me tell you a bit about this account.

This is a truly FREE checking account that pays you an extraordinary dividend if you do two things during the month:

- Use your debit card at least 20 times to make purchases or payments, and
- You are signed up to receive eStatements.

This is not your ordinary interest-bearing checking account for two reasons:

- It's always a free checking account, no matter what. There are none of the typical requirements to do something like maintain a certain balance or have direct deposit in order to avoid a service fee.
- It pays a much higher dividend than is typical for checking accounts. The current rate is 2.50% APY\* on your average daily balance up to \$5,000, and 0.10% APY\* for amounts above that.

So think of it: You can earn an unusually high rate of interest on money that you don't have to put aside! And there's no down side. If you meet the two qualifications that month, you earn a dividend. If you don't meet the two qualifications, it's still a free checking account.

**Why did we introduce this account?** It's part of our commitment to returning a high level of value to our members in ways that reflect that we are a member-owned cooperative. When you use your CCU debit card to make a purchase or payment transaction, the credit union receives a small amount of income. It's only a few cents, but it adds up. This account allows us to share that income directly with the debit card users who generate it.

This account even helps our members realize more value from a free benefit available with any CCU personal checking account: **Debit Card Purchase Rewards**. Purchase Rewards are offers from local and national merchants that are given to you in the form of cash back after a purchase. These offers are based on your purchasing patterns so they will be meaningful to you. The more you use your CCU debit card, the more offers you see.

If you don't have a CCU debit/checking account, this is a great reason to open one! If you already have a CCU debit/checking account, we'd be happy to help you switch to Free Checking Plus. Just call us, visit any branch, or send a secure message using eBranch Online Banking or the CCU Mobile App.

*\*Rate as of October 1, 2018.*

# free checkingplus

The free account that puts money in your pocket.

## Earn 50x More Than Average Accounts

Get Yours Today

**2.80%** APY\*  
13 Month CD

**\$25,000**  
Minimum

**2.65%** APY\*  
13 Month CD

**\$1,000**  
Minimum



Keep a little extra jingle in your pocket this Holiday Season!

## Holiday Skip-A-Payment

Check out our CCU Blog at [blogccu.org](http://blogccu.org)—your resource for news, offers, and financial information.

#### 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](http://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/locations](http://ccuFlorida.org/locations).

#### eBranch Services at [ccuFlorida.org](http://ccuFlorida.org)

**eBranch Online Banking:** Login to your account at [ccuFlorida.org](http://ccuFlorida.org).

**Mobile App:** Login 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/text](http://ccuFlorida.org/text).

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

**Money Management:** Your online financial management tool.

#### 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* - Laurie Cappelli, CCE, CCUE

*Senior Vice President* - Lesli Dooley, CCE, CCUE

*VP of Commercial Services* - Jim Chastain

*VP of Accounting/Finance* - Margaret Hasenbeck, CCE

*VP of Technology* - David Hill, CCE

*VP of Marketing* - Meredith Gibson

*Executive Secretary* - Tina Webster, CRVPM, NCRM

Federally insured by NCUA. Equal Housing Opportunity.

#### Dates & Events

**10/8:** Branches closed for Columbus Day

**10/20:** Shred Day-Titusville Branch

**11/12:** Branches closed for Veteran's Day

**11/17:** Shred Day-Rockledge Branch

**11/22:** Branches closed for Thanksgiving

**11/23:** Branches close at 2pm

**12/24:** Branches close at 2pm

**12/25:** Branches closed for Christmas

**12/31:** Branches close at 2pm

**FREE WEBINARS—Sign Up Online**

Visit [ccuFlorida.org/events](http://ccuFlorida.org/events) for info

