

Summer 2018

### A Letter from Laurie Cappelli, President/CEO



**It is a pleasure to prepare my message to the membership for this edition of the newsletter, since I am writing it as we approach CCU's 65th anniversary on August 28th of this year.**

We are planning some celebration activities to take place at branches and on social media, so please watch for announcements.

As I mentioned in my letter to the membership in our 2017 Annual Report, we entered this year with strong financials and a continued focus on delivering value to members.

**Over the years, the management and employees have changed, but this focus has remained constant. As a cooperative, we exist only to serve the needs of our members. We are not in business to make a profit for outside investors or private owners.**

This value proposition has resulted in the strong rate of member growth as well as in an increase in the number of products and services used by each member. We are humbled and grateful that much of our growth comes from members who refer friends and family to us.

**As we made our plans for our 65th year, it was time to incorporate some updates to our offices and branches.**

We long ago outgrew the back office space at the headquarters building in Rockledge, and our members no longer need the cavernous lobby that was built at a time when all credit union business was done in the branch. Instead, we need more space for our call center and mortgage departments, and for the ever-expanding group that supports the online and mobile features that are now the primary way most members interact with us.

We have started this work with a remodel of the back office area of the Rockledge building that will increase the number of offices and workstations and accommodate our expanded departments. Ultimately, the remodel will also update the lobby to provide better traffic flow and faster service, and create areas where we can show members how to use online and mobile services. The current drive-thru will be replaced with new technology that will allow branch staff to more efficiently serve members.

During the back office phase of the remodel, the lobby and drive-thru areas are not affected and will remain open during normal business hours. You may hear some noises and notice some construction vehicles and personnel, but it will be business as usual for our members.

The next phase, which at this time we currently anticipate will begin in August, will be a complete replacement of our drive-thru system and a remodel of the south side of the lobby, which now houses several offices. A new teller line will be part of this phase. The current teller line will remain open while the new one is built.

Unfortunately, it is not possible to achieve the drive-thru replacement without a disruption in service. We will announce this well in advance, and the work will be done as quickly as possible in order to minimize the disruption. During the time that the Rockledge drive-thru is unavailable, please visit the lobby to make your transactions.

**During the time that the drive-thru service is disrupted, you may want to explore some service alternatives that are available to you at no cost. Checks can be deposited using the CCU mobile app, and accounts and payments can be managed with eBranch Online Banking and the mobile app. You can withdraw cash fee-free from over 100 ATMs in Brevard. You can find a free ATM convenient to you at [ccuFlorida.org/locations](http://ccuFlorida.org/locations) or on the CCU mobile app. Our branch and call center staff would be happy to assist you with using online banking or the mobile app.**

The last phase, which will likely begin early in 2019, will remodel the current lobby area to better reflect how our members use it today.

I assure you that all this was planned with a careful eye on expense control and efficiency. Even as our services to members have expanded, we have maintained an excellent expense ratio so that we can continue to return a high level of value to members and our community.

*Laurie Cappelli*

Laurie Cappelli, President/CEO



## Your Virtual Coin Jar!

**CCU  
Debit Card  
RoundUp  
Savings  
Program**

**Our members have deposited over \$540,000 to their savings accounts with the CCU Debit Card RoundUp Savings Program. Once you sign up for this free member benefit, the amount of every debit transaction**

**you make will be rounded up to the nearest dollar, and the difference will be transferred to your CCU Share Savings Account at the end of the day.**

**Enroll today and build your savings automatically! [ccuFlorida.org/roundup](http://ccuFlorida.org/roundup)**





## Platinum Rewards Credit Card

Featuring SCORECARD Rewards

### Earn DOUBLE POINTS this Summer when you use your VISA® Platinum Rewards Credit Card from Community Credit Union of Florida!

- Earn **2 POINTS** for every net dollar spent from June 1 through August 31, 2018.
- No need to enroll or register. **Just use your card to make purchases and pay bills.**
- **POINTS UPDATE DAILY.**
- Redeem points for **CASH-BACK CREDIT, TRAVEL PACKAGES** and more.
- Want more? Earn **BONUS POINTS** by signing up for your personalized SCOREMORE offers.



**Don't Miss Out!**  
Apply for your  
CCU Rewards Credit Card  
today.

Learn More at [ccuFlorida.org/rewards](http://ccuFlorida.org/rewards)

## Be Ready for Hurricane Season!

# 1.99% APR<sup>1</sup>

Introductory rate for 12 months.<sup>1</sup>  
After that, rates as low as 4.75% APR.<sup>2</sup>

**Up to 100% LTV • No Application Fee**  
**LOW Closing Costs • FAST Closings!**

**A CCU HELOC is a great way to pay for repairs that can prevent storm damage, purchase a generator, or pay for storm-related repairs while you wait for an insurance claim to be settled.**

HELOC: <sup>1</sup>Special introductory rate for 12 months. Thereafter, the Home Equity Line of Credit will have a variable rate between 4.75% - 12.00% APR. <sup>2</sup>Rates are based on credit score, combined LTV, term, plus margin. Rates and programs are subject to change without notice. Annual percentage rate may change quarterly, which may increase your monthly payment. Details available from CCU.

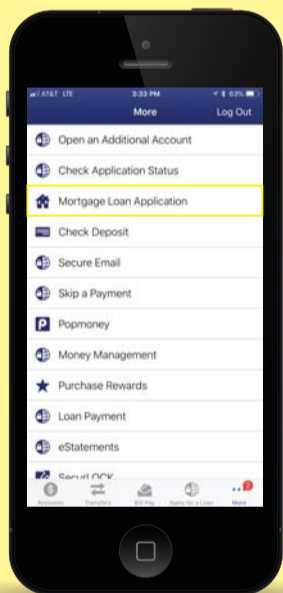
Learn More at [ccuFlorida.org/heloc](http://ccuFlorida.org/heloc)

## Fast, Simple Mortgage Application

CCU's advanced online mortgage application makes it easy to apply for one of our excellent first mortgage loans. You can apply on your desktop, laptop, tablet, or even your phone! The screen will adapt to your device size.

**Hate paperwork?** You can provide your asset information electronically. Simply follow the prompts. Of course, if you would prefer to provide hard copies of the needed documentation, you still have that choice.

To apply using the CCU mobile app, go to the More section and select Mortgage Loan Application.



Learn More at [ccuFlorida.org/mortgage](http://ccuFlorida.org/mortgage)

## More Savings with HomeAdvantage®

A cash rebate on closing costs\* is just one of the benefits of this **FREE** member service.

Don't make a move until you've checked it out! Be sure to take a look **BEFORE** you start working with an agent.



**Search the MLS • Find an Experienced Real Estate Agent**  
**Earn a Cash Rebate • Get Listing Alerts • Research Neighborhoods, Schools & Comparable Properties • Get Tips for Buying & Selling • Get Your Questions Answered**

\*Must use an agent registered with the HomeAdvantage program in order to earn a rebate. Details available from CCU.

Learn More at [ccuFlorida.org/recenter](http://ccuFlorida.org/recenter)

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

**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

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### Dates & Events

**July 4th:** Closed for Independence Day  
**August 28th:** CCU 65th Anniversary  
**September 3rd:** Closed for Labor Day

**FREE WEBINARS—Sign Up Online**  
Visit [ccuFlorida.org/events](http://ccuFlorida.org/events) for info

