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smartchoices

SMART MOVES WITH YOUR MONEY



news
community connect



Use CUDL® AutoSmart for your next vehicle loan!



It's exhilarating when you get into the seat of your brand spanking new vehicle and drive off the lot with the wind in your hair and only the road up ahead. If only it could be that easy! Well, now it is, with CCU's new CUDL® AutoSmart program.

CCU has formed a partnership with CUDL® AutoSmart, the nation's leader in auto-lending solutions for credit unions. As a smart and savvy member, CUDL® will provide the research you need prior to purchasing your next vehicle. The goal is to assist you in your effort to purchase your next new or used vehicle by making it easier and more convenient.

With CUDL® AutoSmart, you will have a personalized online vehicle shopping and research center, right on the CCU website. CUDL® AutoSMART provides a state-of-the-art vehicle shopping experience, offering extensive research capabilities and an opportunity to get great bargains by requesting quotes from multiple area dealers.

CCU is partnering with area auto dealers to provide you with real-time information at your fingertips. Dealers have the ability to post their vehicle inventory online right onto CCU's website.

Here are some fast facts about auto buying and how CUDL® AutoSMART can benefit you:

- **75 percent of auto purchases are researched online.** Through CUDL® AutoSMART you can enjoy conducting auto research right from the CCU website.

- **60 percent of auto buyers finance online before entering a dealership.** The CUDL® AutoSMART website will allow you to research vehicles, get NADA values, and then go directly to the CCU online loan application to be pre-approved.
- **The average time spent researching a vehicle online is 4.9 hours.** You will save time reviewing available dealer inventory, all while staying within the CCU website.

For CCU members, the CUDL® AutoSMART website provides a shopping experience like no other. It allows you access to third party sites like NADA without annoying pop-ups because it is accessed securely within the CCU website. Members can also do side-by-side comparisons of vehicles, review *JD Powers Power Circle Ratings*, plus be redirected to apply for a loan through CCU.

As you can see, you will be able to not only shop for a vehicle, but also check auto values and apply for a loan, all in one place.

This convenient and free service is available now on the CCU website - www.ccuFlorida.org. If you have any questions about the program, please feel free to call 321.690.2328 and ask for an Indirect Lending Specialist.



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, iPhones, Palm Handhelds, Pocket PC PDA's, and RIM Blackberry devices. Just another convenient service from CCU!

An Active Membership is a Healthy Membership

Clearer. Smarter. Brighter. Better. These four words have meaning to you if you have a Community Credit Union account and are currently an active and participating member. By reviewing your account periodically with one of our friendly Member Service Lenders, you can be sure you are getting the best possible deal on a wide variety of CCU products and services.

Are you participating as fully in Community Credit Union as you should be at this time? During these unprecedented economic circumstances, it is imperative you understand your membership entitles you to some outstanding benefits as a credit union member.

For example, has your "other" credit card doubled your rate in the last few months? Why not compare the rate you are now paying on your credit card to CCU's credit card and pay no balance transfer fee? What about your auto loan or home equity loan? Have you shopped CCU's rates to see if you can do better with us? All it takes is a 10 minute phone call to our friendly call-center at 321.690.2328. You'll be glad you called when we show you how much you can save compared to other financial institutions.

Have you signed up for eStatements yet? If you have a computer, it's beneficial for you. Electronic statements not only help save the planet by reducing the use of postage and paper, but you will also have access to your statement faster

than waiting on regular mail. No more waiting for snail mail. To sign up, please contact us at 321.690.2328.

If you are not fully participating in the credit union, then it actually costs CCU to serve you. In order to service members who are not participating, CCU is assessing new costs associated with inactive accounts.

If your total balance falls below \$1,200 in your deposit account(s), there are new costs associated with inactive accounts:

Notice of Change in Rate and Fee Schedule

Inactive Account Fee - If you have no other relationship with CCU, and there has been no activity for the last 12 months, then CCU will assess an Inactive Account Fee of \$5 per month. You may be able to eliminate this fee by having a loan balance, or by increasing your daily average deposit account balance over \$1,200. Youth accounts will not be assessed any fee.

Please note that CCU does not want to charge members who are willing to be active members. The idea is for you to fully embrace CCU as your primary financial institution of choice. Please contact us if you have any questions about the new costs associated with inactive accounts at 321.690.2328.

Change In Terms



This notice is a change in terms to the current Loanliner Addendum and the Truth in Savings Rate and Fee Schedule.

Offering convenience services for our members during these tough economic conditions is challenging. CCU continuously reviews all of its programs based on costs, risks, and its contribution to our financial cooperative. As a result, the following fees will be changing effective November 15, 2009:

- 1) **Non-Sufficient Funds (NSF) Fee** - Increased from \$27.00 to \$29.00 per occurrence.
- 2) **Convenience Fee** - CCU offers several convenient options for members to transfer funds from an another financial institution over the phone including: payment by check, credit card, and debit card. CCU currently charges a \$10 fee for a check by phone. Under the new terms, members who use the credit card or debit card option will be assessed a \$10 "convenience fee" for utilizing those options as well.

If you have any questions regarding this notice of change in terms, please contact a Member Service Representative at 321.690.2328 or 800.690.2338.

Frequently Asked Questions About Savings Transfers

1) Why can't I automatically transfer more than six times from my savings account?

You're at home on the computer and all you want to do is make one more transfer and home banking won't accept it. Why not? Well, Regulation D, also known as the Reserve Requirements of Depository Institutions, is a Federal regulation that limits the number of automated withdrawals to six per month from a Share (Savings) Account. Regulation D impacts the number of transfers and withdrawals allowed from each type of deposit account at all financial institutions, including Community Credit Union.

Transaction limitations apply to Primary Share (Savings) Accounts, Secondary Share (Savings) Accounts, Money Market Share Accounts, and Club Accounts. You may not make more than six pre-authorized or automated transfers from these accounts each month. If you exceed these transfer limitations in any month, CCU may return the transfer unpaid. Balance inquiries, payments to CCU loans, and all transactions within a Share Draft (Checking) Account do not count as part of those six transactions. The good news is that there are no limitations to the number of transactions that you may perform

on any account in person, by mail, at an ATM, or via messenger.

2) Which Transactions count toward the six transaction limit?

- Electronic debits/withdrawals from your Savings from a third party (i.e. utilities, gym membership, etc.)
- Transfers from Savings to another deposit account via the eBranch/Home Banking or TELL
- Transfers from Savings to another deposit account with a Call Center Representative
- Transfers from Savings to another deposit account via fax, email, or PC.

3) Which Transactions DO NOT count toward the six transaction limit?

- Transfers made with a teller during a branch office visit
- Transfers from Savings to make a CCU loan payment
- ATM withdrawals/transfers from Savings
- Direct deposits into Savings accounts (payroll and tax refunds, etc.)

4) What can I do to keep this from happening?

- Plan ahead and make one large transfer instead of several small transfers. Each counts as one transaction. You may use an ATM to transfer funds between your accounts to avoid Regulation D.
- Consider visiting a branch office (we love to see you), using an ATM, or mailing your transfer request. These transfers are not limited. Yeah! There are some reasons to use snail mail.
- Balance your checking account on a regular basis, use FinanceWorks to view your account daily online, and take advantage of our free Bill Pay service. This may help you reduce the number of Regulation D transfers from your Savings account and save you money on stamps! See, we do really want you to keep your money in your account.
- Have your Direct Deposit sent to your Checking account. You may transfer excess funds to your Savings without limit. Plus, you don't have to use gas to make a deposit which means more time, money, and savings for you!

Join the Green Movement with CCU

Buying hybrid cars, re-using cloth shopping bags, and even eco-shopping is now fashionable with Levi's and Armani selling biodegradable knit shirts. You may not have decided to install photovoltaic solar panels in your house or used reclaimed lumber to build a playground for the kids, but if you want, we have a loan for that!



Life is a series of choices and yes, everything is getting a little greener around CCU. We hope you have decided to be earth-friendly as well. Going green means less paper being sent to you. We want to encourage you to live a little lighter, save a little more, and help your credit union reduce waste so we can help you earn more money.

Here are three green initiatives CCU has undertaken, so please join us:

1) Make that last coupon in your loan payment book your last coupon ever.

CCU is discontinuing printing loan coupon books. Just mail us your check and remember to put your account number on it. You may also set up an electronic loan payment that debits your account automatically. Your next due date will appear on your monthly statement.

2) Join the electronic world and sign up for online banking.

You may be computer-phobic, and we understand that, so we are ready to assist you in your transition to the electronic age. Stop by any one of our convenient seven branches and we will show you how to use all the tools we have in place. Don't be afraid to ask us – we're nice, and don't even use geeky tech talk you won't understand. We just want to give you a few simple instructions on how to see your money on the computer just like we can see it in our phone center when you call us. Do something bold – step into the future! Call us for your password and we will get you started.

3) Access your statement online.

We are sure that you are like us and don't really want to have to store SEVEN years of bank statements in a filing cabinet. When you opt-in for eStatements you can find your monthly statement behind our secure home banking center and you can access it anytime 24/7/365. Just go to www.ccuFlorida.org and sign up today.

So, in retrospect, we're not asking you to build a pod that can emit nuclear power every time you get on your treadmill. We're just asking you to take a few simple steps to ensure we all have a greener world for our children. Embrace the power of GREEN!

A Super Way to Raise Money \$mart Kids



There's a new hero in town and his name is Ca\$h. He and his side kick Violet are battling the evil Dr. Spendit. Violet is clever, fashionable and a specialist in smart shopping. If there's a way to save a few dollars on clothes, toys, video games, or anything else, Violet will find it. Her biggest secret: she thinks Ca\$h is cute. Ca\$h spends his free time devising ways to stay one step ahead of the evil Dr. Spendit. Thanks to his M3 powers, he's a financial genius and knows random facts about money.

Dr. Spendit is on a mission to steal all the money in the world (the M3 money supply.) Unfortunately, for him, Ca\$h, Violet and other members of the M3 Money club outsmart him every time.

Experts agree that early financial education is the key to inspiring kids to learn life-long money skills. That's why we're happy to announce a new way to help parents bring fun, adventure, and financial education into the home.

The Money Masters program combines a kids' savings account with fun and educational tools. The program introduces young members to an exciting world where superheroes rule and learning about money is cool. Plus, they'll have their very own savings account so they can "earn while they learn.™" Just go to the www.ccuFlorida.org website to find out.

Open an account for your child today!

Opening an account is easy, and you can transfer money to your child's account for holidays, birthdays, or other special occasions.

Call us at 321.690.2328, visit us online at www.ccuFlorida.org or stop by our office for a Money Masters savings account application.



community connect



U.S. Credit Union Movement Celebrates 100th Anniversary

This year we're celebrating the 100th anniversary of credit unions. The credit union movement, "people helping people" had its start in the U.S. in 1908-09, when the first credit union opened and was officially chartered. Community Credit Union was formed under a state charter by a group of ten teachers in 1953 in Titusville, Florida and was originally known as the Brevard County Teacher's Credit Union.

Here are some important dates in credit union history:

- 1908 – First U.S. credit union opens its doors to serve members.
- 1909 – The first U.S. credit union chartered in New Hampshire is St. Mary's Cooperative Credit Union, operating as St. Mary's Bank for the residents of Manchester. First credit union law passes in Massachusetts April 15, 1909, that serves as a model for similar acts passed in other states as well as the Federal Credit Union Act passed in June 1934.
- 1934 – Federal Credit Union Act passes; Credit Union National Association forms.
- 1937 – Congress passes the federal tax exemption.
- 1970 – Congress creates the National Credit Union Administration and National Credit Union Share Insurance Fund.
- 1980 – Legislation authorizing share drafts is signed by President Jimmy Carter, following the Save Our Share Drafts campaign.
- 1991 – Operation Grassroots rally is held in Washington D.C.
- 1996 – Credit Union Campaign for Consumer Choice is launched after D.C. Court of Appeals rules the Federal Credit Union Act doesn't permit multiple common bonds within one field of membership.
- 1998 – Credit Union Membership Access Act passes and is signed into law by President Bill Clinton.
- 2008 – Credit unions survive U.S. financial system meltdown.
- 2009 - The 75th anniversary of CUNA's founding and the signing of the Federal Credit Union Act.

Refer a Friend and get \$25!



Ask someone you love - your Great Aunt Henrietta, your best friend or your favorite doctor - to become a member of Community Credit Union and we will reward you with \$25 in your account.* In addition, we'll give the person you referred \$100! Here is how it works: Stop by a branch and pick up a Refer a Friend form, or call us at 321.690.2328 and we'll send you one. Fill it out with your information and then give it to the person you would like to refer. When they bring it to any of our seven branches and open a new membership which includes a savings and checking account, direct deposit and eStatements, you'll receive \$25, and they'll receive \$100 after 90 days. That's it! Refer a Friend today!

*Anyone who lives in Brevard or surrounding counties may join. Relatives of current members are also qualified to join. Referring current members must be in good standing. Initial deposit for new membership is \$5. Direct deposit and eStatements are required. The new account must be in good standing after 90 days to receive the funds. Must be 18 years of age to participate. Limit of 10 referrals per existing member. CCU reserves the right to cancel at any time.

Coming Soon – TurboTax for Online Banking!



Don't go out and buy a copy of TurboTax 2010 at the store. Do your taxes the way you do your banking – online. CCU wants you to get ready for TurboTax for Online Banking; the only tax preparation software that is fully integrated with your Internet Banking site.

Prepare your tax return AND maximize your tax deductions, right on our eBranch. TurboTax for Online Banking guides you step-by-step through your tax return. With TurboTax, you don't have to be a tax expert to do your own taxes. TurboTax answers your tax questions by providing commonly asked tax questions on every screen. There's even special guidance for first-time TurboTax users.

TurboTax has a thermometer to let you know how much time you can save by preparing your tax return online. Plus, you'll save 15% off the cost of a retail copy of the program when you purchase the program online through CCU. And, as always, TurboTax ensures that your tax data is 100% secure when filing.

Make tax time easy breezy with TurboTax online!

TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries, used with permission. Online tax preparation and electronic filing services are provided by Intuit Inc. Community Credit Union does not guarantee or assume liability for any third-party products or services.

Contact Us

321.690.2328 • 800.690.2338

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
www.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.

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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
www.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!

**This Credit Union is federally insured
by the National Credit Union
Administration.**



Free ATMs!

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

Dates to Watch

We will be closed to observe the following national holidays:

Columbus Day - Monday, October 12

Veteran's Day - Wednesday, November 11

Thanksgiving Day - Thursday, November 26

Christmas Eve - Thursday, December 24 (closing at 2:00 p.m.)

Christmas Day - Friday, December 25

New Year's Eve - Thursday, December 31 (closing at 2:00 p.m.)