



The Community Credit Union "at work" financial literacy program is designed to feed your stomach while we stuff your brains with important information about how to manage your money so you can prosper. There are twelve different classes to choose from, including Money Management, Credit Scores, Identity Theft, Living Within your Income. CCU can customize a financial education class to fit the needs of your small business or group. Simply call us to schedule a **Lunch & Learn** at your location. We will bring the food and the materials to help your employees become financially literate. Employees who are financially fit are much better employees.



The **Member Solutions Program** is about ways to keep you from falling into financial ruin. CCU looks for ways to help members stay in their home or keep their car. All it takes is one phone call to a Member Solutions Specialist. CCU will work with you to restructure loans and revise payment schedules to keep you on the right track. Taking the time to pick up the phone before you get into trouble can help you meet your payment deadlines, reduce late fees, and keep your healthy credit ratings. A Member Solutions Specialist may be reached by calling 321.637.3115.

Educator Support

Teaching a new generation the benefits and the responsibilities of sound financial practices is an important aspect of our community outreach. That's why we partner with teachers to create valuable, educational lesson plans that teach the basics of finances. We also provide:

- **Classroom presentations** on personal finance, financial planning, budgeting, savings and credit.
- **Support High School Academy Programs**
- **Credit Union Tours**
- **Money Masters School Programs**
- **Reach & Teach Partnership** which supports professional development for teachers offered through the BPS Induction Program.
- **Brevard Schools Foundation Partnership** where a donation is made to the Foundation for every BPS employee who becomes a member of CCU!



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has your solutions
to achieve
**FINANCIAL
FREEDOM**
and become
DEBT FREE!



Manage ALL of your income and expenses in real time!

When you open a checking account at CCU, you have FREE access to *FinanceWorks*, powered by Quicken®. *FinanceWorks* is a convenient way to solve your most important everyday financial matters with ease. In minutes, you can know what your real balance is when you need to make important decisions.



FinanceWorks looks very similar to Quicken Online, because it is part of Intuit. *FinanceWorks* automatically updates your accounts real time and has the same tight security Community Credit Union currently uses with your online data. Here is what *FinanceWorks* can do for you:

Manage all bills in one place: With *FinanceWorks* you can manage all of your monthly bills, and those from other financial institutions or retail establishments, just by accessing your CCU online account. For example, you can access your retail credit card, your brokerage firm account, and your current mortgage provider, at the same time in the same

place with *FinanceWorks*. This will help you meet your monthly obligations, reduce late fees, and keep healthy credit ratings.

“Know your Real Balance™”

As a *FinanceWorks* user, you will see the cleared balance as well as your real balance, which includes checks written and upcoming scheduled bills, deposits, and even credit card billings.

Getting control over your spending: *FinanceWorks* allows you to easily view and customize your actual spending reports. Armed with this information, only you have the ability to make changes that will help you spend less and save more to finance your dreams.

Small business feature: *FinanceWorks* allows you to separate business income and personal transactions. Generate a simple income and expense report and simplify tax time. It allows you to download your personal data directly into TurboTax. *FinanceWorks* solves many of your most important financial management needs.

New 10-Minute Solution to Eliminate Debt

Now more than ever, people like you are taking a critical look at your finances and spending habits. CCU has a new tool for YOU! Try our new *Debt in Focus* software and get real ideas for how you can get back on track with your payments.

Debt in Focus is a free, anonymous, and web-based, debt education tool to help members with budgeting and personal finances. The tool can be found at www.ccuFlorida.org.

When using *Debt in Focus*, you will initially input information regarding your income and your debt. You are subsequently provided with a summary

of your debt total, debt ratios, and information on how to create an estimated budget. You are also given a series of action steps, specific to your individual situation, so that you can take to reduce your debt or put you in a better financial position.



With *Debt in Focus*, you can start to take the first steps toward understanding your own financial situation and the impact debt has on your financial health. Taking these steps can lead to debt reduction and ultimately, financial freedom.



FINANCIAL FITNESS PROGRAM

How would you like to have your very own personal finance education center? CCU's partnership with *Balance* provides you with both professional money counselors, along with a myriad of online learning modules on various financial topics.

Balance is available to you FREE of charge as a benefit of your membership in Community Credit Union. Some of the benefits are:

- Toll-Free Infoline
- Money Counseling by certified personnel
- Debt Management
- Credit Report Review
- Housing Counseling
- Identity Theft Solutions

Online Financial Education Classes with interactive links and resources to improve your knowledge of the subject.

