

smartchoices

SMART MOVES WITH YOUR MONEY



FANTASTIC DEALS

WE TORCH THE COMPETITION!

Balance Transfer Rates as low as

4.99% APR¹

¹APR = Annual Percentage Rate. Advertised rate is for balance transfers for one year only. Existing CCU balances or other loans do not apply. After one year, rate will change to as low as 10.90% APR. Rates may be higher as they are based on creditworthiness.

**STRETCH
TWIST**

NO INTEREST/
NO PAYMENTS FOR
90 DAYS
AUTO LOAN

OR
RE-SHAPE
YOUR CAR
PAYMENT!²

²Existing loans financed with CCU are not eligible. The 0% interest is available for 90 days from the loan issue date and expires after the 90th day of the loan.

THIS THING IS A ROCK-SOLID OFFER!

\$250 OFF

YOUR
HOME
APPRAISAL*

*After the first mortgage is closed, CCU will credit \$250 to the member's account.

What would you do with the money you save?

Did you know you could lose hundreds of dollars this year by failing to check CCU's low rates for a better value on your auto loans, credit cards, personal loans, or mortgage? If you have any of these products with another financial institution you need to check out CCU's low rates RIGHT NOW! There has never been a better time.

Who can afford to overpay on financial services? As a smart CCU member, you know the answer is NO ONE. Maybe you've been meaning to compare rates, but you just haven't gotten around to doing it.

Stop wasting time...you could start saving money.

It only takes a short time to discover just how much money you can save by getting a financial check up from one of Community Credit Union's friendly Member Service Representatives. By calling a Member Service Representative at 321.690.2328 right now, you can compare your current rates to CCU's low rates.

CCU could save you hundreds of dollars or more over your other financial institution. We are proud to be a proven money-saving and money-lending cooperative serving our Brevard County community for 57 years, and we're still going strong.

What would you do with the money you could save?

Many of our members have switched all their financial transactions to CCU and have saved enough money to splurge on a vacation, new computer, or shopping at their favorite store. Why not take a few moments and find out exactly how much you can save? Check out these current offers from CCU:

- Earn \$100 when you open a new checking account with direct deposit and eStatements.¹
- Refinance your car payment with our **NO Interest No Payments for 90 days auto loan.**²
- Transfer the balance from your other credit card to our **Platinum Credit Card with rates as low as 4.99% APR for one year, on balance transfers!**³
- Refinance your mortgage with a **\$250 credit toward your appraisal cost.**⁴

¹New checking account only. After 90 days, CCU will deposit \$100 in your checking account if you have direct deposit and eStatements.

²Existing loans financed with CCU are not eligible. The 0% interest is available for 90 days from the loan issue date and expires after the 90th day of the loan.

³APR = Annual Percentage Rate. Advertised rate is for balance transfers for one year only. Existing CCU balances or other loans do not apply. After one year, existing balances will increase to non-discounted rate between 10.90 - 17.95% APR. Rates may be higher as they are based on creditworthiness.

⁴After the first mortgage is closed, CCU will credit the \$250 to the member's account.



**SAY YES TO
Overdraft Privilege!**

Don't forget to opt in for Overdraft Privilege so your ATM and one-time debit card transactions are covered. Overdraft privilege is designed with your protection and convenience in mind. Call 321.690.2328 to opt in today!

FAQs - Your CCU Debit Card: Why Sign us. PIN?



Why should I sign instead of putting in my PIN for my VISA debit card transactions? When you sign for your purchases, your VISA debit card has security protections to help prevent, detect, and resolve fraud in various ways such as 1) VISA's Zero Liability Policy, which protects you from unauthorized charges; 2) Continuous fraud monitoring to detect suspicious activity on your debit card; and 3) A 3-digit security code to verify your identity for Internet and phone purchases.

How can I sign for my VISA debit card when there is a PIN pad or terminal? On many terminals, pressing CREDIT allows you to sign for your transaction. However, other terminals may require you to swipe your card without being able to select CREDIT/DEBIT, then prompt you for your PIN. Just ask your cashier for assistance since terminals vary depending on the merchant.

Why do some merchants not require a signature or PIN for my VISA debit card transactions? Many merchants do not require a PIN or signature for transactions under \$25. Similarly when you shop online or by phone and can't sign for your purchase, you still receive all the benefits your VISA debit card provides when you select VISA as your payment option.

VISA debit card is a debit product, so why should I press CREDIT at the terminal instead of DEBIT? When you press CREDIT and sign for a purchase, your transaction is routed through the VISA network. This gives you all the security protections of a VISA transaction. The purchase amount is still deducted from your checking account.

Annual Notice: Non-VISA Pinless Debit Transactions

You may use your card without a PIN for certain transactions on the Pulse and ACCEL/Exchange networks. However, provisions of the Electronic Funds Transfer Agreement & Disclosure relating to VISA transactions do not apply to transactions processed through non-VISA networks. To initiate a VISA Debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a VISA network.

You may use your VISA Debit Card to initiate both VISA debit transactions and non-VISA debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a non-VISA debit transaction, you may enter a PIN at a point-of-sale terminal, or for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-VISA transaction. We have enabled non-VISA debit transaction processing on the PLUS, Pulse, CU24, ACCEL/Exchange and the CO-OP network(s).

The rights and protections applicable only to VISA debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-VISA networks.

Please contact the Credit Union with any questions you may have regarding this notice.

CCUs Donation Box

PEOPLE HELPING PEOPLE

We all live in this area and we want to make it a better place for our families, neighbors, and the community. One way to do that is to give back. By providing in-kind donations and monetary support for numerous non-profit organizations, Community Credit Union wants to improve the quality of life we experience here in our area. We appreciate your help.

CCU has collected monetary donations for various organizations and charities. This year's recipients include non-profit organizations such as the Haiti Relief Fund, Juvenile Diabetes "Walk for the Cure" Research Fund, The Exchange Club/Yellow Umbrella, and Meals on Wheels.

We invite you to help. Be generous when you can. Look for the clear donation boxes located in a strategic area in each of our seven CCU branches. We thank you for your donations to our **community**.

The Exchange Club/Yellow Umbrella Check Presentation at the CCU Rockledge Branch



CCU's Director of Business and Membership Development, Julie Clover with Terri Mermis, Yellow Umbrella Executive Director, Frank Fortino, Yellow Umbrella Board President and Beth Courtney, Interim Club President.

Contact Us 321.690.2328 • 800.690.2338

NEW! Apply for a loan anytime by calling **321.637.3211**

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

Online and Mobile Banking at
www.ccuFlorida.org and
<http://mobile.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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Development

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VP of Commercial Svcs.

Sara T. Stern
VP of Marketing

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Deposits!

Did you know you can deposit at many of our networked ATMs? As a member you have access to over 50,000 FREE ATMs nationwide and you can make deposits as well as withdrawals. To find a location near you, visit www.ccuFlorida.org/home/contact/atms.



Federally insured by NCUA.