

## smartchoices

SMART MOVES WITH YOUR MONEY



## The NO Interest/NO Payments for 90 days Auto Loan\*

**NO INTEREST/  
NO PAYMENTS FOR**



CUDL®AutoSMART™, CCU's web research service that puts you in charge of finding your next vehicle to purchase. Armed with the tools on our CCU site, you could save hundreds or even thousands of dollars and simplify the process. You can access:

- Vehicle histories
- Appraisal prices
- Online reviews
- CARFAX® Vehicle History Reports™
- Kelley Blue Book®
- NADA Appraisal Guides



In addition, CCU can help you:

- Gain pre-approval
- Learn about the auto-buying process
- Research makes and models
- Pull personal vehicle reports
- Negotiate the best deal for you

Convenience and great rates – that's what we're all about at CCU. With the **No Interest/No Payments for 90 Days Auto Loan\*** you can drive away happy in your new or used car with a little extra in your pocket.

*\*The 0% interest is available for 90 days from the loan issue date. The 0% rate offer expires after the 90th day of the loan based on the issue date. Existing CCU loans are not eligible.*

## Connect with CCU on

**facebook**

Facebook is a social utility that connects people with friends, family and others who work, study, or live around you. Most people use Facebook to keep up with friends or their favorite websites. So why not connect to your favorite financial institution on our CCU Facebook page? When you connect with us, you'll get the latest and greatest information about upcoming events such as shred days, car sales and special promotions just for our members! You may also see photos of events the credit union sponsors or a member who has been spotted with our CCU bumper magnet.

Once you log into your own Facebook page, search for Community Credit Union of Florida, and then click on the "like" button (thumbs up) and you will be automatically updated with new information about what's happening at the credit union as it is published on CCU's Facebook page.



Congratulations Martha & Gwen of our PSJ branch! They are 1st & 5th place sale contest winners for the 2010 Crosswinds Great Brevard Duck Race.

**A**re you tired of your old car and your car payments? How would you like to trade up to a new or used car or refinance your current one and take a break from your car payment for 90 days and pay NO interest? Well, CCU has a way for you to do all that - and more!

With CCU's new **No Interest/No Payments for 90 Days Auto Loan\*** you can take that vacation, catch up on your bills, pay back a friend, or just give yourself a really big break when you finance a new or used car from Community Credit Union.

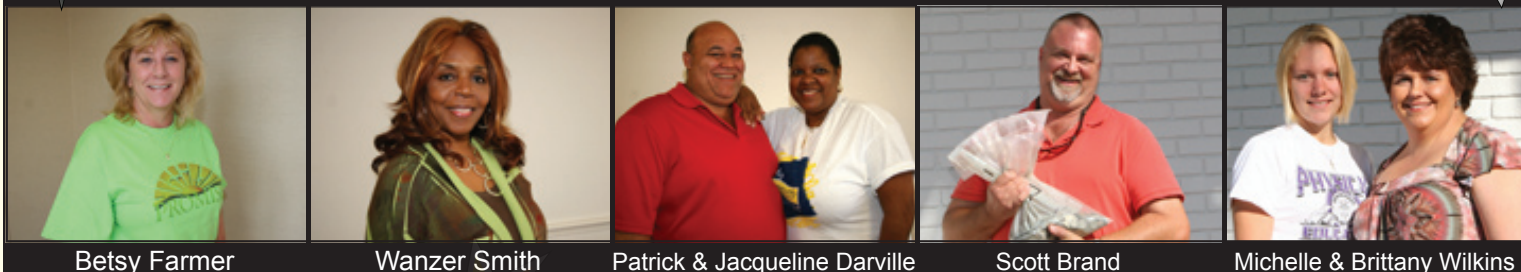
You will receive 0% interest for 90 days and you won't have to make a payment for 90 days from the car loan issue date. Once you see all the perks you get as a member of CCU, you'll be pleasantly surprised at our local, personalized, and friendly service, along with the great value we give to you as a member.

You can also put an end to overwhelming car-shopping research and trips to dealerships. Take advantage of the relationships that Community Credit Union has with local auto dealers by contacting CCU's Auto Scout at **321.637.3152 or 321.749.9957** and letting him know exactly what you are looking for in a car. He will do all the leg work for you, including negotiating a great deal for you featuring the **No Interest/No Payments for 90 Days Auto Loan\***.

Don't know what kind of car you want to buy? As a CCU member, you now have access to



# Watch real CCU Members on Television and MYCCUTUBE!



Betsy Farmer

Wanzer Smith

Patrick & Jacqueline Darville

Scott Brand

Michelle & Brittany Wilkins

Our recent casting calls were a huge hit and now CCU is airing commercials featuring our members and what they had to say about their experiences. These individuals are not actors, and there are no paid spokespeople, just real CCU members telling their stories to the world. We want to thank everyone who came out and participated. We were overwhelmed with the response!

In addition to the commercials shown on various cable television channels over the next several months, you can also go to [www.YouTube.com](http://www.YouTube.com) and search for **MYCCUTUBE**. There you can view 50, yes - that's right, 50 casting calls of our very own CCU members telling us "their story" of how CCU has helped them or why they love us, as well as the commercials.

It's not too late to tell us your story. You may be featured in a future commercial, get your story posted on our website, or on CCU's various social media pages. Just email your story or upload your own video to [memberservices@ccuFlorida.org](mailto:memberservices@ccuFlorida.org). You may just become a star! ★

## One Finger, Ten Seconds... Sign up now for **FREE** Txt Balancing!

Now you can get your balance anytime, anywhere with CCU's new text balance feature. Texting is the quickest and most convenient way to check your savings, checking, and money market account balances and recent transactions.

All you need is a mobile device that has SMS Text Message service enabled and you can register to use our Text Balancing service! Text Balancing service works on all major mobile providers in the U.S., including: Alltel, AT&T, Nextel, Sprint, T-Mobile, US Cellular, Verizon Wireless, and Virgin Mobile.

For a limited time, CCU is offering **FREE** Text Balancing registration. To sign up, just go to our website at [www.ccuFlorida.org](http://www.ccuFlorida.org). Look for the text balance icon on the front page. You'll be glad you did!

## Dare to Compare!



Apply online at [ccuFlorida.org](http://ccuFlorida.org)  
or call 321.637.3211

As low as  
**4.99%\*** APR  
on balance transfers

- ✓ **No annual fee!**
- ✓ **No balance transfer fees!**
- ✓ **\*Low rate on balance transfers for one year!**

APR = Annual Percentage Rate. The base annual percentage rate is the advertised rate and can vary based on credit history. Your rate can be higher depending upon credit performance. This offer is for current and new cardholders.

## 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](http://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.

## Board Members and Executive Staff

### Board of Directors

Henry L. "Jack" Kelley, CCD  
*Chairman*  
Dortha G. Everhart  
*Vice Chair*  
Linda P. Dale, CPA  
*Secretary/Treasurer*  
Betty A. Dunn  
*Director*  
Jim Platman  
*Director*

### Senior Management

David O. Brock, CCUE  
*President/CEO*  
Laurie Cappelli  
*SVP of Lending*  
*Risk Management*  
Hank Phillips  
*VP of Technology*  
Lesli Dooley, CCUE  
*VP of Organizational*  
*Development*  
Jim Chastain  
*VP of Commercial Svcs.*  
Sara T. Stern  
*VP of Marketing*  
Susie LeBouef  
*Controller*

## 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](http://www.ccuFlorida.org/home/contact/atms).



Federally insured by NCUA.