

Community
credit union

FLORIDA

1030 S US Highway 1
Rockledge, FL 32955-2716

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credit union

FLORIDA

April 2012

SMART MOVES WITH YOUR MONEY

smartchoices

YOUR LIFE. YOUR CHOICES. YOUR COMMUNITY CU.

Looking for a New Home? CCU has FHA and VA Mortgages!

Purchasing a home is one of life's major landmarks, and for many of our members, it is even a dream come true. Right now is the time to buy because rates are at historic lows. CCU is making it easier to finance your mortgage with us by giving you \$250 toward your appraisal¹, plus rates as low as 3.875% APR².

FHA loans can make your home buying dream a reality with competitive rates and a low down payment. CCU is an FHA-approved lender.

FHA loans offer:

- Small down payment (usually 3.5%) required on purchases
- Down payment funds can be a gift from a family member
- Low fixed interest rate
- Terms up to 30 years
- No prepayment penalty
- Streamlined refinancing options available for better interest rate and term

We also have Veterans Administration (VA) loans. If you are currently active duty or a veteran, you may be eligible to finance your home using a VA loan.

A VA loan offers:

- No down payment
- Ability to finance the VA funding fee
- No mortgage insurance premiums
- No prepayment penalty

At CCU, we understand the magnitude of this decision and it is our goal to make your transition into home ownership as easy as possible. Regardless of whether this is your first or your fifth home purchase, we will do our best to ensure that getting your mortgage set up will

be a simple and smooth experience. Call 321.690.2328 and ask for a mortgage specialist or go online to www.ccuflorida.org to apply.

¹Member will pay for appraisal up front. After the first mortgage loan is disbursed, CCU will deposit \$250 to the member's account. ²Rates are subject to change. Advertised rate is for a 30-year term. Loan example: \$100,000 for 30 years @ 3.875% = \$470.24/mo (P&I only).



Deadline to Contribute to an IRA for 2011 - 4/17/12

There are no second chances to make sure that you have enough retirement income. You and your spouse can each contribute annually up to \$5,000 (for 2011) or 100% of your earned income, whichever is less, into an IRA. In 2011, married couples filing jointly can generally contribute a total of \$10,000 (\$5,000 per spouse) even if only one spouse had income.

(Continued inside)

Raise Money Smart Children - Participate in CCU's Youth Savings Challenge



Every year, American children receive over \$15 billion in allowance, gifts and wages. This is reason enough to start teaching your children money management and consumer skills at a young age. That's why CCU is participating in the **National Youth Savings Challenge during the week of April 22-28**. All seven CCU branches will have materials and information about how you can start a savings account for your child.

Last year, nearly 146,000 young members deposited \$28.5 million into their savings accounts during this national event - with 9,058 of these being new accounts for youth. It's never too early (or too late) to develop healthy financial habits. The rewards of wise money management are the same for adults and children alike - a greater appreciation of what you have, a sense of empowerment when you reach your goals, and ultimately long-term financial security.

The tips below may help make the difference between a child who grows up to be financially secure - and one who is not:

Teach by example: The best way to instill good financial habits is by "walking the talk." For instance, when you go shopping, include your kids in the process - planning, budgeting, and comparing prices and quality. If they urge you to buy something that is

over budget, explain that purchasing it today is not as important as saving up for something else you need or want in the future.

Live within your means: Children who learn to prioritize their spending learn the most valuable money management lesson: to live within their means. Reinforce the message by not jumping for the credit cards or giving extra money just because your children ask. When kids want an expensive "status" item, like a hundred-dollar athletic shoes, have them pay the portion of the price that exceeds what you think is reasonable. They'll appreciate the item more.

Encourage savings: For your sake and theirs, encourage your children to make saving a fixed item in their spending plan. Discuss goals and calculate how much should be put away each month. Explain how saving 10-20% of gift money from grandparents can add up in their savings over the years.

For more tips on how to raise money smart children, go to CCU's website at www.ccuFlorida.org and click on the Financial Education link on the sidebar. This will take you to a page with information on the Balance Financial Fitness Program, FoolProof Financial Literacy Program, Debt in Focus, OnTrack (Budgeting Tool), podcasts, and CUDL AutoSMART for information about buying a new or used vehicle.

Treasury Changes Sale of US Savings Bonds

Consumers currently hold more than 670 million paper bonds worth \$181 billion. In order to save approximately \$120 million over the next five years in printing, mailing, storing bond stock, and fees, the U.S. Department of Treasury has announced that it will no longer sell paper savings bonds at financial institutions, including credit unions. Savings bonds may now be purchased through TreasuryDirect, a secure web-based system operated by the Bureau of Public Debt.

For more information about Savings Bonds, go to **www.treasurydirect.gov** where you can purchase, manage, and redeem electronic savings bonds online. Electronic savings bonds are a secure and convenient way to manage your bond holdings by using a new TreasuryDirect account. By going electronic, you no longer have to worry about storing, misplacing or losing paper savings bonds. With a TreasuryDirect account, members may purchase electronic savings bonds and convert paper savings bonds to electronic ones. The best news is, you can still continue to redeem your paper bonds at CCU.

To set up your Treasury Direct account, just log on to **www.treasurydirect.gov** and follow the easy steps.

Source: U.S. Department of Treasury, Bureau of Public Debt

Deadline...

(continued from front)

These limits apply no matter how many IRAs you have, or if you have both a Traditional IRA and a Roth IRA. That is, the total of your contributions to all IRAs must not exceed the appropriate limit. Also, in 2011, IRA owners age 50 and older are eligible to make a catch-up contribution of up to \$1,000. Like the \$5,000 limit, the catch-up of \$1,000 applies to whether you have one or more IRA accounts.

You can open an IRA or make contributions to an existing IRA as late as the deadline for filing a tax return for 2011. Because April 15, 2012 falls on a Sunday and Emancipation Day (marking the anniversary of the Compensation Emancipation Act which Abraham Lincoln signed on April 16, a legal holiday in Washington D.C.) that means you have until April 17, 2012 to make your 2011 IRA contribution. See a tax advisor for more details.

Notice of Change in Terms

Effective May 15, 2012

This notice is a change in terms to the Truth in Savings Fee Schedule. A complete list of fees for services can be found at www.ccuFlorida.org

Non-Sufficient Funds/Overdraft Privilege Fee.....\$30

From Me to Me Returned Item Fee...\$30

Research Fee.....\$20 per hour

Levy/Writs/Garnishment.....\$50

ATM Transactions:

- Non-CCU owned ATM withdrawals.....\$1.50
- Non-CCU owned ATM balance inquiries and transfers.....\$1.00



William Weeks, founding Chairman of CCU, his son, & Chairman Jack Kelley. Weeks received a Certificate of Appreciation at the 2012 Annual Meeting.

Anytime...Anyplace...Anywhere...

1 24/7/365

Members can get account information and apply for loans 24/7/365! That's right, you can call anytime of the day or night and speak to a Member Service Representative to assist you with your financial needs. Simply call 321.690.2328 or 800.690.2338.



2 Mobile Banking

All it takes is one finger...ten seconds and you can retrieve your balance or transfer funds on your mobile device. Access the internet from your web-enabled mobile device and enter

<http://mobile.ccuflorida.org> or

<http://mo.ccuflorida.org> in the browser. You will sign on just like you do in online banking to obtain your account information.

3 Text Balance & Transfer

You don't have to walk into a branch, wait on the phone, or even login to your home computer anymore to see your account information. You can retrieve your balance or transfer funds via text. Get text updates on your account or transfer funds immediately 24/7/365. Register online at www.ccuflorida.org



4 Smartphone Mobile App

CCU has free mobile apps for Android and iPhones! Search for "Community Credit of Florida" in either the Apple iTunes App Store or the Android Market and download. Login to the mobile app with your existing online banking login credentials. No separate login credentials are required.

5 Telli - Automated Phone

It's easy...all you need is a touch-tone telephone, your CCU share account number and your pin number, and you have immediate access to your account information. Just call 321.631.4611 or 888.636.4611 to get your balance, transaction history, request a check, make loan payments, and much more.

6 eLoans

If you need cash, want to finance a vehicle, apply for a mortgage, or credit card, CCU can assist you 24/7/365. Apply online at www.ccuflorida.org at your convenience from the comfort of your own home. Or give us a call on our loan line at 321.637.3211 or 1.800.690.2338 and speak to a Member Service Lender.

7 Over 50,000 Free ATMs

Community Credit Union provides you with surcharge free ATM access through its partnerships with the CO-OP Network, CUHere, and credit unions and banks all over the country. This means you have access to more than 50,000 surcharge free ATMs nationwide.



8 Cash Back at POS

What is POS? It's Point-of-Sale. When you use your CCU debit card at most merchants, you receive the option to receive cash back at your Point-of-Sale transaction. So if you need some extra cash and can't make it to an ATM or branch, choose the cash back option. It's quick, easy and surcharge free!

9 Online Banking, Bill Pay, & FinanceWorks

See your finances from your desk or recliner. CCU's online banking allows you to check your account balances, get transaction histories, transfer funds, make loan payments, and much more. You can also pay your bills with online bill pay and keep track of ALL your finances with FinanceWorks. See where your money is going!

Convenience at your fingertips!

321.690.2328 www.ccuflorida.org

BUSINESS SPOTLIGHT



Got a ticket? Brevard Traffic & Safety Institute can help!

Sandra Phillips

Almost everyone gets a sinking feeling when you see a red/blue light behind you and you get pulled over for going over the speed limit, rolling a stop sign, not wearing your seat belt, or any other infraction. If you have received a traffic ticket lately and are facing points on your license, consider enrolling in Brevard Traffic & Safety Institute. Brevard Traffic & Safety Institute is state certified and has been a business member with CCU since 2001 and is locally owned and operated.

If you need to enroll in a school for a traffic ticket, obtain a learner's permit or driver's license, attend school by court order, or receive a discount on your auto insurance, you can take

one of Brevard Traffic & Safety Institute's accredited classes. The classes taught by certified instructors are: 4-Hour basic Driver Improvement, First Time Drivers (Substance Abuse), 8-Hour Court Ordered, 12-Hour Advanced Driver Improvement, and Traffic Collision Alliance (TCAC). The school also offers a variety of methods to complete the courses whether in the classroom, via Internet, or home study with DVD courses.

"Our main objective is to keep our roads and highways safe as well as our community," said Mrs. Sandra Phillips, President and CEO of Brevard Traffic & Safety Institute, and long-time administrator/educator formerly with Brevard Community College. She is very active in the community having been a Take Stock in Children mentor for a number of years and a member of Delta Sigma Theta Sorority. She was also Center Director of Brevard Job Link and was the founder and CEO of Tracks to Success achievement program for teenage girls.

Phillips received her Bachelor's Degree in Business Administration from Limestone College and a Master's Degree (MBA) from Webster University. Her husband, Dr. Joseph C. Phillips, Sr.

is a retired Professor Emeritus of Chemistry at Brevard Community College's Melbourne Campus. Phillips has been a personal member of CCU for over 25 years.

Phillips also notes that there are ways to save money on insurance as well. Seniors 55 and older have the opportunity to brush up on traffic laws and defensive driving to possibly lower their insurance rates. Please check with your individual insurance company to see if they offer a discount and what is required prior to enrolling.

All CCU members are entitled to a 15% discount by showing their CCU membership card or debit card. There are two convenient locations for Brevard Traffic & Safety Institute: 1900 Harbor City Blvd. (Corner of US 1 and 192) in Suite 117, or 1674 Fiske Blvd. in Rockledge. Please call 321.951.0088 (Monday - Saturday) between 9 a.m. and 7 p.m. for an appointment to enroll in a classroom course or go online to www.brevardtrafficschool.com (24/7) to take an online course.



CCU Awards Community Hero Awards to Melbourne Airport Police Officers

The Los Angeles Police Department's famous motto "To Protect and Serve" has been adopted by many other police departments across the world. Such is the case at Melbourne International Airport where the airport has federal and local security personnel assigned to provide safety and security for the traveling public. When you think of airport security, you normally think of the state-of-the-art scanning and screening equipment and the strict airport security standards established by the TSA.

However, it was during a life threatening medical emergency that Officers Richard Sadulski and Brian Thompson reacted quickly to attend to a

passenger in distress and helped to coordinate aid for another passenger. Due to both of their actions, a life was saved.

"Officer Sadulski and Officer Thompson always put 100 percent of their efforts into their jobs and both are ready to act at a moment's notice. Each demonstrates a high degree of professionalism and wisdom while on duty," said Johnny Hernandez, who nominated them for the CCU's Community Hero Award.

Community Credit Union is proud to recognize Sadulski and Thompson of the Melbourne Airport Police Department for their fast response

to a medical situation at the airport. Each officer will receive a \$100 gift card and \$100 to designate in the name of their favorite charity.



Contact Us 321.690.2328 • 800.690.2338

Text Balance & Transfer

For a complete list of text codes or to sign up for text access to obtain balances and do transfers, please visit www.ccuFlorida.org.

Apply for a loan anytime by calling 321.637.3211 or online by logging in at www.ccuFlorida.org.

Access your account 24-hours a day by calling Telli at 321.631.4611 or 888.636.4611

Access Mobile Banking at <https://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 Bch - 293 E. Eau Gallie Blvd.

Board Members and Executive Staff

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Deposits

You can deposit at many of our 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.

Important Dates:

Shred Day - April 21st - Palm Bay branch
Youth Week - April 22nd - April 28th
Closed - Memorial Day - May 28th
Closed - Independence Day - July 4th

Federally
insured
by NCUA.



IMPORTANT!

These changes are coming soon!
Please keep for future reference!

~Enhanced Password Security~ Multi-Factor Authentication Reference Guide

NEW ONLINE BANKING PASSWORD SECURITY WATCH FOR IT ONLINE

CCU is implementing stricter password requirements for accessing online banking to be in compliance with the Federal Financial Institutions Examination Council's (FFIEC) mandate that requires all credit unions to upgrade log in security for all account holders. There will be three changes:

- 1) New password requirements for logging into your account;
- 2) Enhanced Process for Multifactor Authentication (security questions/one-time passcodes); and
- 3) A forgotten password feature to assist you with the log in process.

Password Requirement

You will be prompted to change your password from the current four digit numerical code to a new security code with:

1. A minimum of eight (8) characters that consist of a combination of alpha (abc...), numeric (123...) and symbol (!@#...), such as: emfa123!@#;
2. Automatic prompt to change password upon login to online banking if password was set or reset by the Credit Union;
3. Periodic requirement to change your password every 90-days; and
4. Your Telli PIN (four digits) and Online Banking PIN (eight characters) will no longer be the same. **Your Telli PIN will not change.**

Challenge Questions

Members must establish challenge questions and answers, along with a one-time passcode option, upon your initial login. These challenge questions and answers will be used in conjunction with the new forgotten password feature. The challenge questions and answers are also used to authenticate your login from your mobile device.

Answer these questions to confirm your identity

QA Having trouble?
[I can't remember the answers](#)

What was your high school mascot?

What is your father's middle name?

What is the name of the street you grew up on?

Public or Private Computer

Members are prompted as to whether or not your computer is private (home desktop/laptop) or public (computer at work or public location). If you enroll your computer as private, you will bypass the security questions upon login, unless you do not log in with the correct password and PIN. If you enroll your computer as public, you may either use your challenge questions or a one-time passcode to access your account.

Save time! Do you want to skip this step when logging in from this computer?

☐ Yes Only require my Member Number and PIN when I login from this computer.
We recommend YES if this computer is PRIVATE (such as your personal computer).

☒ No Require the extra security step for this computer, using the information that I provided above.
We recommend NO if this computer is PUBLIC (such as a library or school computer).

Enhanced Multifactor Authentication Process

Enhanced Multifactor Authentication is a process where members combine three recognized factors to log into their account in home banking:

- 1) what you know;
- 2) something you have (device, phone, etc.); and
- 3) who you are.

The purpose for Enhanced Multifactor Authentication is to protect members from fraud. These easy to understand instructions will guide you through the set up process.

The screenshot shows a setup screen for Enhanced Multifactor Authentication. It has three sections:

- Text message:** "Want the option to receive a text message for Login Security? Enter your numbers below. Make sure you also activate each number." It includes a "Phone Type" dropdown (Mobile), a "Phone Number" field, an "Activate" button, and a link to "Add another phone number".
- Automated voice call:** "Want the option to receive an automated voice call for Login Security? Add, edit or delete your numbers below." It includes a "Phone Type" dropdown (Home, Work), a "Phone Number" field, and a link to "Add another phone number".
- Email:** "Want the option to receive an email for Login Security? Add, edit or delete your email addresses below." It includes an "Email" field with the example "williamson@ccuflorida.com" and a link to "Add another email address".

At the bottom, there is a "What's this?" link.

Automated Voice Call and Email One-time Passcodes

In order to receive the one-time passcode, members must set up a way for the automated voice call or email one-time passcode to reach them. You will have the ability to setup four (4) phone numbers for texting the one-time password to a mobile device; five (5) phone numbers for receiving the one-time passcode via an automated voice call; and five (5) email addresses for receiving the one-time passcode via email. You will be able to maintain and manage these phone numbers and email addresses under the "User Options" tab within online banking.

The screenshot shows the "Automated voice call" setup screen. It has a "Phone Type" dropdown (Home, Work) and a "Phone Number" field. There is a "What's this?" link and a link to "Add another phone number".

The screenshot shows the "Email" setup screen. It has an "Email" field and a link to "Add another email address". There is a "What's this?" link.

WARNING: If you do not receive the activation code to setup your mobile phone for receiving a text containing the one-time passcode, you will need to call your mobile carrier and make sure that you do not have short codes blocked. If you do have short codes blocked, you will need to request that your mobile carrier unblock short code access, or add the short code 44833 to the allowed short code list for your mobile device.

NEED HELP? If you are attempting to setup your options for receiving the one-time passcode and all of the options are grayed out, you will need to click on the Having Trouble link. This will take you to a screen that will require you to answer your challenge questions. Once you successfully answer your challenge questions you will be able to proceed to the enrollment screen for setting up your one-time passcode options.

Confirmation of One-time Passcode Setup

If you attempt to setup your one-time passcode options from a computer that is not enrolled in multifactor authentication as a private computer, or if you attempt to setup your one-time passcode options from a public computer, you will be prompted to answer your challenge questions first before accessing the one-time passcode enrollment screen.

The screenshot shows the "Please confirm your information" screen. It asks "Does everything look correct?" and shows the setup options: Text message, Voice call, and Email. It includes links to "Go back and add a number" and "Edit". Below, it shows "Challenge questions and answers" and "Enhanced Login Security" information. At the bottom, there is a "Save and Continue" button.

IMPORTANT: If there is more than one authorized user on an account that uses online banking, you will have the ability to setup multiple phone numbers and/or email addresses with the one-time passcode options. It is important that all appropriate phone numbers and/or email addresses are setup correctly so that authorized users can continue to access online banking.

WARNING: If there is more than one authorized user on an account that accesses online banking, and you are the authorized user that changed or updated the current password, it will be your responsibility to communicate any new password to the additional authorized users.

Forgotten Password Feature

If you forget your password for logging into online banking, you may now successfully authenticate yourself through either the one-time passcode method, or by the old method of answering your challenge questions with the correct responses. Upon successful authentication, you will be allowed to reset your password and login to online banking.

Step 1: Forgotten Password Option

Click on the forgotten password option underneath the warning that your password is incorrect.

The screenshot shows the 'Login to Online Banking' interface. At the top, a yellow warning icon with an exclamation mark is displayed next to the text: 'Your Member Number or PIN is incorrect. Please try again.' Below this, the 'Login to Online Banking' title is followed by a lock icon. The form includes two input fields: 'Member Number (please confirm)' and 'PIN'. To the right of the 'Member Number' field, there is a 'Login Tips' section with a bulleted list: 'Is your Caps Lock on?' and 'View [pin guidelines](#)'. Below the 'Member Number' field, there is a link: 'I forgot my Member Number'. Below the 'PIN' field, there is a link: 'I forgot my PIN'. At the bottom of the form, there is a blue 'LOGIN' button and a link: 'I need help logging in'. On the left side of the screen, there is a section titled 'First time logging in?' with the text: 'Not sure what to enter for your Member Number or PIN?' and a link: 'Let us help you login for the first time.' At the bottom left, there is a 'Need Help?' section with a phone icon and the text: 'Call (321) 690-2328 or (800) 690-2338'.

Step 2: Forgotten Password Reset

Reset your password by entering your member number.

The screenshot shows the 'Forgotten PIN Reset' screen. At the top, there is a title 'Forgotten PIN Reset' and a 'Need Help?' section with a phone icon and the text: '(321) 690-2328 or (800) 690-2338'. Below the title, there is a progress bar with three steps: '1 Enter Member Number', '2 Confirm Identity', and '3 Reset PIN'. The first step, 'Enter Member Number', is currently active. Below the progress bar, there is a section titled 'Can't remember your PIN?' with the text: 'Reset your PIN in 3 easy steps. Start by entering your Member Number.' Below this, there is a 'Member Number' input field and a note: 'Note: Your Member Number is your login name.' Below the input field, there is a blue 'Continue' button. At the bottom left, there is a link: 'Cancel and go back to login screen'. On the right side, there is a 'QA New user?' section with the text: 'You need to sign up for Online Banking. You will create a Member Number and PIN as part of that process.' and a link: 'Sign up for Online Banking'.

Step 3: Forgotten Password Reset

Select how you would like to receive your password. You may choose three different options

- 1) Text Message
- 2) Voice Call
- 3) Email

Forgotten PIN Reset

Need Help?
(321) 690-2328
or (800) 690-2338

1 Enter Member Number 2 **Confirm Identity** 3 Reset PIN

How would you like to receive your one-time access code?

An advanced way to keep your private info more secure, this access code helps us confirm your identity. Select just ONE option to receive your access code within moments.

QA Having trouble?
If none of the options below work for you, [click here](#).
[I don't recognize any of these options.](#)

Text message	Voice call	Email
Want this option? After you login, be sure to go to User Options and click on the Login Security link.	Want this option? After you login, be sure to go to User Options and click on the Login Security link.	Want this option? After you login, be sure to go to User Options and click on the Login Security link.

Step 4: Forgotten Password Reset

Once you receive the one-time passcode, you will be prompted to reset your password.

Forgotten PIN Reset

Need Help?
(321) 690-2328
or (800) 690-2338

1 Enter Member Number 2 Confirm Identity 3 **Reset PIN**

Now enter your new PIN

Your new PIN

Re-enter PIN

[Cancel and go back to login screen](#)

QA Your new PIN:

- must be between 4 and 8 characters
- cannot contain leading or trailing blanks

IMPORTANT: You will not be allowed to reset your password if you have already locked yourself out of online banking by submitting three (3) incorrect passwords. Once you have locked yourself out of online banking, you will be required to contact the Credit Union to unlock your online banking access. To successfully use the forgotten password feature, your online banking access must not be in a locked status.

If you have any questions regarding the Enhanced Multifactor Authentication upgrade or new password requirements that will take place over the next few weeks, please feel free to contact a Member Services Representative at (321) 690-2328 or send us a secure email by clicking on the “Contact Us” link from within online banking.

WARNING: Please do not send confidential or financial information to the Credit Union in a non-secure email format, such as from any AOL, Yahoo, Google or other email account.