

smartchoices

SMART MOVES WITH YOUR MONEY



Free Balance Transfers to a CCU Credit Card

Rates as low as 4.99% APR*



advantage of this special offer from Community Credit Union for a credit card you can afford. Here are some reasons to transfer your other balances to a CCU Platinum VISA® Card:

- Rates as low as 4.99% APR* on balance transfers
- Free balance transfers
- No annual fee
- No transaction fees
- No fee for cash advances
- Convenience of Automatic transfers for monthly payments
- 25-day grace period
- Instant cash from all ATMs and tellers displaying the Visa® logo

Now is the time to experience the **security and convenience** of a CCU credit card. Over the years, Community Credit Union has had a tradition of offering quality service and great products to you, our valuable members. As a full service, professional financial institution we are committed to our members' financial well being and we invite you to take advantage of your membership with this special offer.

Call a Member Service Representative today about your application at 321.637.3211 or visit us on the web at www.ccuFlorida.org and click the loans tab. You can apply online – it's fast and easy. We'll do the rest. There is no fee for this service; however this is a limited time offer, so sign up today!

*APR = for annual percentage rate. Advertised rate is good for one year.

Stay Protected - Opt in for Overdraft Privileges

Federal lawmakers have created new rules governing overdraft protection programs that go into effect on August 15, 2010. An overdraft occurs when you do not have enough money in your account to cover a transaction, but CCU pays it anyway. We currently cover your overdrafts in two different ways:

1. CCU has standard overdraft privilege that covers the amount when it applies to ATM, debit card transactions, checks, and/or bill payments.
2. We also offer overdraft protection plans, such as a link to a savings account.

As a result of the new legislation, you must now opt in if you want to continue to have our overdraft service cover your ATM and one-time debit card transactions. Please take note that this opt in rule applies only to ATM and debit card transactions and does not pertain to overdraft privilege services associated with written checks or recurring debit transactions, such as regularly scheduled bill payments.

Why opt in, you may ask? Because, for example, you don't want to get caught in the grocery store line if your purchase is denied....

CCU's overdraft protection is designed with your protection and convenience in mind. The vast majority of our members do not overdraw their accounts. However, life doesn't always go according to plan, and overdrafts do occasionally occur. Without opting into overdraft privilege, all ATM and everyday debit card transactions will be declined if you attempt to make a transaction without sufficient funds.

What if you want CCU to authorize and pay overdraft on your ATM and one-time debit card transactions?

If you would like to authorize and have overdrafts paid on ATM and debit card transactions, call **321.690.2328**, or complete the form inside your statement and return it by mail in the envelope provided in this statement. We will send you a confirmation once your account is set up.

community corner



CCU team met some of our loyal members at the Juvenile Diabetes Walk for the Cure.



CCU master sculptors at the Art of Sand 2010 to benefit the Brevard Arts Council.

Do U Txt? Now U Can with CCU Txt BAL! Sign Up Today!

Now you can get your balance anytime, anywhere with CCU's new text balance feature for a low **one-time** registration fee of \$5, which is charged to your account.* 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 allows you to quickly request and receive your account balances and recent transaction history via your mobile device's SMS Text Message service using a short code and a set of commands. Messages will contain no sensitive information about your accounts other than the amounts. Our Text Balancing service works on all major mobile providers in the U.S., including: Altel, AT&T, Nextel, Sprint, T-Mobile, US Cellular, Verizon Wireless and Virgin Mobile.

There is a web-based portal on the front page of the CCU website for you to sign up for secure mobile phone registration. Members may authenticate on the registration page, using your existing home banking credentials. Once registered, you will receive a welcome message and be able to interact immediately.

Once you register your mobile device, you are ready to use Text Balancing! First, sign into the text banking interface using your multifactor authentication questions. After you enroll your mobile device, simply text any of the following commands to **21443**:

- CCU BAL: Account Balances
- CCU HIST: Last three transaction on primary account
- CCU CMD: Sends a List of active and valid commands with information on how to use them
- CCU HELP: Provides help and contact information
- CCU STOP: Cancel or Opt-out of service, registration is deleted

You may have more than one phone registered for your account. Each phone must be individually registered. For example, if you have a joint account, then both husband and wife can see the same information. If you make any changes to your User ID, Password, or Challenge Questions, you need to login to the Text Balancing interface with your updated multifactor authentication before you can continue using the Text Balancing service.



If you have a new mobile phone number, you can change or add your number online. First, you will need to deactivate your current phone number and add your new phone number, which can be done by logging into the Text Balancing interface. You may cancel the service at any time by texting CCU STOP to 21443, or you can log into the Text Balancing interface and remove the registration information for your phone. You can add a new phone or reactivate your old phone by logging into the Text Balancing interface at any time.

**Please check with your wireless carrier if you aren't sure what fees apply when you send and receive text messages.*

FREE SODAS & HOT DOGS

BOB STEELE CHEVROLET

COMMUNITY CREDIT UNION

TENT SALE!

4 DAYS ONLY!

THURSDAY MAY 13TH 9AM-8PM

FRIDAY MAY 14TH 9AM-8PM

SATURDAY MAY 15TH 9AM-8PM

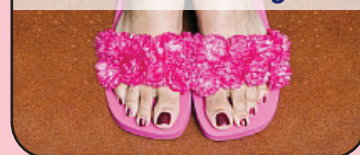
SUNDAY MAY 16TH 11AM-5PM

CALL OR CLICK TO GET PRE-APPROVED!

321.690.2328 • www.ccuFlorida.org

Join us at the CCU Rockledge Branch at 1030 S US Highway 1

Footloose & Fancy Free



Make the most of your time! Sign up for direct deposit. Don't wait for a paper check and then use gas and time to drive to the credit union. You have better things to do. Ask your employer if they offer direct deposit and sign up today! Your hard-earned money will be automatically deposited in your account on payday. You'll need our routing number (263182037) and your account number. Call us at 321.690.2328 if you need further assistance to get started!

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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Controller

Important Dates

5/31 - Closed for Memorial Day

Free ATMs!

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



Federally insured by NCUA.