



## celeBrating 60 years



### Tap. Snap. Deposit. Have you tried Mobile Deposit?



**Tap.**  
**Snap.**  
**Deposit.**

CCU rolled out Mobile Deposit in February and if you have not started using it yet, what are you waiting for? Mobile Deposit is the latest and greatest free, convenient service and current users are loving it. You can deposit checks anytime, anywhere with the CCU Mobile App. When you use Mobile Deposit, you'll experience:

- **Convenience** - save a trip to the branch or ATM
- **Simplicity** - make a deposit with just a few taps and camera snaps
- **Security** - our app uses cutting-edge security features to protect you and your financial information

If you haven't downloaded the CCU Mobile App yet, go to the Google Play store for Android or the Apple App Store for iPhone and download it for free. Simply follow the registration steps on your mobile phone to request approval. You'll be depositing checks on your smart phone in no time. Just tap the app and snap a photo of the front and back of your endorsed check. It's fast, secure, and best of all - it's free!\*

Get registered today! If you have any questions, contact one of our member service representatives at 321.690.2328.

\*Data transfer fees may apply from your mobile carrier. Check your plan for details. Must have an active account for at least 90 days to register.

### The HARP Mortgage loan

CCU is pleased to announce the addition of the HARP program to our mortgage loan portfolio. What is HARP? It is the Home Affordable Refinance Program. If you are current on your mortgage payments but have been unable to get traditional refinancing because the value of your home has declined, you may be eligible to refinance through HARP. Here are the requirements:

- The mortgage must be owned or guaranteed by Fannie Mae and must have been sold to Fannie Mae on or before May 31, 2009. (If you had a CCU loan and we sold it to Fannie Mae, you may meet qualifications).
- The current loan to value (LTV) ratio must be greater than 80%.
- The borrower must be current on the mortgage at the time of the refinance, with a good payment history for the past 12 months.

If you have the desire to lower your interest rate or monthly payments and would like more information on the HARP loan, please call a mortgage specialist at 321.690.2328.

### Need to score some wheels?

NO PAYMENTS FOR

# 60

**DAYS  
AUTO LOAN**

**Apply for a loan at CCU  
and you'll be burnin'  
rubber in no time.**



**PLUS, MAKE NOPAYMENTS  
FOR 60 DAYS!\***



## On Track: A budgeting resource free for you



As part of CCU's commitment to helping you realize your financial goals, we are pleased to announce the newest resource available for you: OnTrack, an online tool that helps you create a budget and a spending plan, at [www.balancepro.net/OnTrack](http://www.balancepro.net/OnTrack).

OnTrack takes the terror – or at least the guesswork – out of knowing exactly how much money is coming in and going out. In this self-guided module, you will create a realistic budget, and will find tools for tracking expenses, tips for taking control of your personal finances, direction on reducing debt, and information specific to challenges you might be currently facing.

OnTrack is designed to be anonymous, but you may choose to have a counselor contact you for

unbiased money management information and financial counseling once you've completed it. All you have to do is fill out your information at the end of the program or make a toll-free phone call to our partner, BALANCE, at 888-456-2227. A certified financial counselor can answer many of your questions immediately – from how long an item stays on your credit report to whether it's better to lease or buy a car. For more complex issues, such as debt elimination or budget development, BALANCE will schedule an appointment – giving you the personal attention you need to meet your objectives. If bills have gotten out of hand, your counselor may be able to arrange a Debt Management Plan in which your creditors may reduce interest and fees so you can pay your debt quickly and efficiently.

We recognize that money concerns have a serious effect on our quality of life. Now, via the web [www.balancepro.net](http://www.balancepro.net) or via phone 888-456-2227, financial education is available to you free of charge as a benefit of being an account holder at CCU.



Are you a CCU member and a WWII Veteran? Have you heard of Space Coast Honor Flight? Space Coast Honor Flight's mission is to make it possible for our WWII Veterans to have the opportunity to visit their memorial in Washington D.C. This is a unique opportunity to say thanks to a group that sacrificed so much to make possible the freedoms we enjoy today!

There are approximately 9,000 WWII Veterans in Brevard County and Space Coast Honor Flight, Inc. would love to send them on an all expense paid visit to Washington D.C. They take seven trips to Washington D.C. providing an opportunity for WWII Veterans and their Guardian escorts to visit the WWII Memorial, Korean Memorial, Vietnam Wall, the Changing of the Guard at The Tomb of the Unknown Soldier at Arlington Cemetery, and other memorials as time permits.

Veterans, we would like to hear from you! If you are interested in taking this amazing trip to Washington D.C., with the Space Coast Honor Flight, please contact Nancy Thompson by via phone at 321.637.3192 or email at [memberservices@ccuFlorida.org](mailto:memberservices@ccuFlorida.org).

For more information about Space Coast Honor Flight, Inc. you may visit their website at [www.spacecoasthonorflight.org](http://www.spacecoasthonorflight.org).

**Refer-A-Friend** to CCU and you Both receive **\$60!**

\*New members receive a \$60 bonus after 60 days if the account is in good standing and has a minimum direct deposit of \$100 monthly and eStatements. Current members will receive \$60 incentive also at 60 days if new member account meets requirements. Pick up a Refer-a-friend form at any branch or at [www.ccuFlorida.org](http://www.ccuFlorida.org).

## Contact Us & eServices 321.690.2328 800.690.2338

Apply for a loan anytime by calling **321.637.3211** or online by logging in at [ccuFlorida.org](http://ccuFlorida.org).

Access your account **24-hours** a day by using our **Mobile App** for Android & iPhone; call **Telli** at **321.631.4611** or **888.636.4611**; or use our **eBranch** (online banking).

### 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 [ccuFlorida.org](http://ccuFlorida.org).

Access **Mobile Banking** at <https://mobile.ccuFlorida.org>

Register for **Mobile Deposit** on the CCU Mobile App and deposit checks via your smartphone.

### 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.

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## Deposits

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](http://www.ccuFlorida.org). Utilize **Mobile Deposit** via our Mobile Apps for Android & iPhone and deposit checks on your smartphone.

### Important Dates:

April 13th - **Shred Day** - Palm Bay branch  
May 27th - Closed for **Memorial Day**  
July 4th - Closed for **Independence Day**

Federally  
insured  
by NCUA.

