

Community
credit union

FLORIDA

smartchoices

SMART MOVES WITH YOUR MONEY

your life. your choices. your community cu.

January 2011

Happy New Year!

Flip and save with Fast Track loans! Join more than 85 members who have saved over \$300,000!

You'll flip over the savings you can have when you call one of our friendly member service representatives to see how much you can save on your home, auto, or credit card loan. CCU has currently refinanced more than 85 loans through our convenient Fast Track Loan program resulting in a cost savings of more than \$300,000 for our members. That's more than \$3,500 per loan on the average! Just give us a chance to do an analysis on your account.

When you flip your auto, mortgage, credit card, personal, or home equity loan to CCU, you may get a better rate, term payment, or all of the above! Let us give you a no-hassle loan comparison. Find out how a lower rate and more affordable payment can lead to tremendous savings.

Auto Loans - 90 Days No Payments/No Interest*

If you are in the market for a new car, contact us before you contact the dealer. We'll provide you with a pre-approval so you can walk through the

doors with confidence since you have already secured financing. You'll not only get a competitive rate, we'll also give you 90 days No Payments and No Interest on your new or used car loan. With the savings, you could get the leather seats or the upgraded sound system you wanted in your new car.

Visa® Credit Card Balance Transfer

Tired of paying that high interest credit card? Consolidate your outstanding credit card debt and

~continued on back



"Love Your Budget" with FinanceWorks™

powered by Quicken

Make a New Year's resolution to "Love Your Budget" with FinanceWorks™! You can easily track every dollar you earn and spend on a daily, weekly or monthly basis. It's your complete financial picture...all in one place. This is the tool you need to use if you want to start spending with a common sense approach with the goal of getting yourself financially fit.

- Connect to over 5,000 financial institutions and creditors
- Manage your cash flows
- Spend less so you can save more
- Ensure your bills are paid on time
- Simple small business accounting

Take control of your finances... get started today! FinanceWorks™ is a FREE application available from within our Online Account Access service. If you're a current user of Online Account Access, just login and click on one of the FinanceWorks™ links and you'll be on your way. ■

STOP calling - START texting with text balance & text transfer

CCU already gave you text balancing last fall, now we are introducing text transfer this January. Now you don't have to walk into a branch, wait on the phone, or even log on to your home computer anymore to get your balance or transfer funds. All it takes is one finger and ten seconds. You must be set up for online banking with a pin number to set up text balancing.

CCU helps you retrieve a balance or transfer funds anywhere you want and it is all FREE* to use. Get text updates on your account or transfer funds immediately 24/7, 365 days a year. You can use either a web-enabled phone or a phone with text capabilities. With text transfer and text balance, you will be able to see your account balance (plus any other accounts you are on jointly) review your three most recent transactions, and transfer from your primary checking to your primary savings or from your primary savings to your primary checking.

In addition, new text codes have been added to the balance feature. For example, if you have

more than one account, but only want to see your balance on your primary checking or savings, you can do so by using one of the new codes.

You may also 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.

Once you register your mobile device at www.ccuFlorida.org, you are ready to use text balancing! Don't delay, start texting today. Sign up by going online at www.ccuFlorida.org, click on the service tab, choose electronic, then text balancing. If you do not use online banking and need a pin number, please contact a member service representative by calling 321.690.2328.

**CCU does not charge a fee, however, please check with your wireless carrier if you aren't sure if fees apply when you send and receive text messages under your plan. ■*

CCU TEXT BALANCE AND TEXT TRANSFER GUIDE:

On your enrolled mobile device, simply text any of the following commands to 21443:

CCU ACCTHELP: Account help information that shows what is available

CCU BAL: Gives you account balances on every account you see on online banking

CCU BAL D0: Gives you just your primary account (please use a zero-not the letter "O")

CCU BAL D1: Gives you your membership savings account balance

CCU HIST: Last three transactions on primary account

CCU TFR CHK SAV (and the amount): Transfers from your checking to savings Ex: CCU TFR CHK SAV 20.00 if you want to transfer \$20.00. *You can only transfer from your primary checking or savings accounts)*

CCU TFR SAV CHK (and the amount): Transfers from your savings to primary checking Ex: CCU TFR SAV CHK 20.00 if you want to transfer \$20.00. *You can only transfer from your primary checking or savings accounts)*

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

No dollar signs are necessary. Text commands are not case sensitive. If you make any changes to your online banking 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.

The 90 Day No Interest/No Payment Auto Loan has been extended into 2011!

NO INTEREST/
NO PAYMENTS FOR

90 DAYS
AUTO LOAN

Apply now! 321.6373211 ccuFlorida.org

Flip and save ~continued from front

transfer to a CCU Visa® platinum card with rates as low as 4.99% APR.** With a balance transfer to a CCU Visa® you can pay your outstanding balances and get peace of mind along with no balance transfer fee, no annual fee, no transaction fees, no fees for cash advances, convenience of automatic transfers for monthly payments, and instant cash from all ATMs and tellers displaying the Visa® logo.

Mortgage Loans

Now is the time to consider refinancing your mortgage, especially since rates are at historic lows. Just think what you could do if you saved an extra \$250 on your home loan payment. Over a whole year you save \$3,000, and over ten years

you save \$30,000. Or, you may be able to reduce the years on your term, still pay the same amount you are paying now, and pay your loan off sooner. Think about consolidating your home equity loan into your first mortgage and get a lower rate. CCU even has 5-10 year mortgages, with low closing costs, and as always, there are no intangible taxes to pay because we are a not-for-profit cooperative.

Go ahead and flip your loan. All it takes is a 15 minute phone call to 321.690.2328 or go online at www.ccuFlorida.org.

**See terms and conditions for auto loans at www.ccuFlorida.org **APR is annual percentage rate. Rates can vary based on creditworthiness, credit history, and terms of the loan. Rate offered for limited time only. ■*

Thanks to all who supported CCU's holiday initiatives!

CCU members have been giving from the heart this past holiday season. The generous outpouring of monetary donations and gift support for several community organizations has been wonderful. We wanted to update you on the results of each of our fundraisers:



Small Change Can Make a Difference Campaign

CCU smallest members did make a huge difference by helping Florida Today's Reaching Out Holiday Fund. Sharon Kindred, Editor, at MomsLikeMe spearheaded the drive online at www.brevardcountymoms.com. More than 30 of Santa's little helpers collected \$300 in spare change, donating it to buy toys and books for needy children. Thanks to all the moms and children who participated.



Elves for the Elders

Members and CCU staff donated bedding, clothing, and special gift items to Aging Solutions, a non-profit organization that works for the Office of the Public Guardian for Brevard County managing 84 elder cases for the 18th Circuit Court. The Elves for the Elders program is a gift drive to be sure our most vulnerable citizens will be remembered during the holidays.



Promise of Brevard

CCU members donated \$250 for Promise of Brevard, through the donation box campaign inside our seven branches. Promise is a place where people with diverse abilities can have a fun-filled life, with opportunities and freedom never thought possible; an idea that provides a home where caring neighbors can grow and share the meaning of community.



Operation Shoebox for our Troops

Groups such as the National Honor Society from Space Coast Jr/Sr High School were instrumental in collecting food and other items to support our men and women who are away from their families during the holidays fighting for our freedom. In addition, our members donated everything from Christmas stockings to familiar foods like Pop Tarts and candy canes so the troops know they will be missed this year. In all, 16 boxes of goods were sent to arrive right before the big day! ■

Brock receives Alumni award



The Florida Tech Alumni Association recently selected CCU President and CEO David Brock for the prestigious Nathan M. Bisk College of Business Outstanding Alumni Award. The award is given to alumni who have provided outstanding service to the Association, alumni chapters or the university with its annual Outstanding Alumni Awards. These awards are presented to Alumni who have been nominated by Florida Tech alumni. Each Florida Tech college selects graduates who have made outstanding professional achievements in their chosen fields of endeavor to receive an Outstanding Achievement Award. The award was presented at Florida Tech's annual Homecoming Banquet. ■

ANNUAL MEETING

CCU's 58th annual meeting

The 58th annual meeting is scheduled for March 24, 2011, at 7 p.m. at the Rockledge branch. On the agenda is the election of two members to fill seats #3 and #5 on the Board of Directors. The Nominating Committee has nominated Linda Dale for re-election to Seat #3 and Dortha Everhart to Seat #5. Dale is currently the Secretary/Treasurer and is a CPA. Everhart is currently the Vice Chair and a former school teacher. Nominations may also be made by petition signed by at least one percent (1%) of current CCU members and must be submitted to the Secretary by 5 p.m., February 11, 2011. Petitions submitted after this date will not be accepted. Elections will not be conducted by ballot, and nominations from the floor will not be taken when there is only one nominee for each position. ■



Student Tellers at the Money Masters Branch at Enterprise Elementary School

Contact Us 321.690.2328 • 800.690.2338

NEW! Text CCU BAL to 21443 to receive your balance via text message. Sign up online at www.ccuFlorida.org

Apply for a loan anytime by calling 321.637.3211. Access your account 24-hours a day by calling Telli at 321.631.4611 or 888.636.4611 or online by logging in at www.ccuFlorida.org.

Access **Mobile Banking** at <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, CCE
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

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.

Branches Closed

01/01 - New Year's Day
01/17 - Martin Luther King Jr. Day
02/21 - President's Day



Federally insured by NCUA.