

smartchoices

SMART MOVES WITH YOUR MONEY



Show Your CCU Pride!



Julie McConnell, Brevard Public Schools bus driver

Congratulations to Julie McConnell! McConnell, a bus driver with Brevard Public Schools, displays our bumper magnet proudly on her personal vehicle.

She was spotted by one of our "CCU spotters" and was given a \$25 gift card for her efforts in helping to spread the word about how it pays to be a member of Community Credit Union.

You never know when our "CCU spotters" will be out and about looking for *your* magnet, so get one soon. If we spot you, we'll either put a card on your vehicle or tell you that you have won a \$25 VISA® Gift Card or \$25 cash, whichever you prefer. You too can be a winner! Just stop by any one of our seven convenient branches and pick up a magnet and put it on your own vehicle today.

YOU'VE BEEN SPOTTED!

Community
credit union

FLORIDA
321.690.2328 www.ccuFlorida.org

We'd like to reward you with a \$25
VISA Gift Card! Bring this card and
vehicle to a branch to claim your reward.



Rockledge • Titusville • Melbourne • Palm Bay • Indian Harbour Beach • Viera • Port St. John

Credit Card Act Allows Opting in for Over-Limit Fees

What does the new Credit Card Act of 2009 mean for CCU VISA card holders?

The new Credit Card Act allows you to be given the ability to opt in to over-limit fees. Over-limit fees can be assessed to an account only once during each billing cycle. Members can opt in orally, electronically, or in writing. Otherwise, if you attempt to make a purchase that exceeds your credit limit, the transaction will be rejected. Members also have the right to revoke the option at any time.

Here is a brief summary of how the Over-limit feature works on your CCU credit card. John Smith has a credit limit of \$500 on his Platinum Credit Card. If he purchases a television for \$510 on his credit card, he goes over his limit, therefore

the transaction will be denied at the point of sale (store). If John was to opt into the Over-limit fee, the \$510 item would be paid, and John would be charged a fee for this service.

Don't get caught at the register with a card that won't allow you to get the credit you need, even if you are less than a \$1 over the limit. Beginning March 25, 2010 if you try to conduct a transaction that will exceed the established limit of the card, the transaction will be denied. Spend wisely, but also prepare for the unexpected. Have the Over-limit service available for those times when you may have no other option.

Call your friendly member service representative today at 321.690.2328 if you wish to opt in to over-limit fees.

Taking Your Hat or Sunglasses Off May Save Someone's Life

In this day and age where security is paramount when it comes to your money, we want to protect you, our members, and our employees to the greatest extent possible. That's why we are requesting our members to follow a "No Hat, No Sunglasses" policy when entering our branches.

According to statistics supplied by the Federal Bureau of Investigation (FBI) there were more than 5,500 bank robberies that occurred in 2009. Law enforcement officials indicate that implementing policies such as "No Hat, No Sunglasses" is one of the reasons there have been 18% fewer robberies than the previous year.

The ability to catch a perpetrator using a "No Hat, No Sunglasses" policy is greatly enhanced by the surveillance methods financial institutions use to gain evidence so these criminals can be prosecuted to the fullest extent of the law. Many potential crimes are averted by the careful and watchful eyes of members and employees who see someone who is looking suspicious. The ability to deter crime is one weapon we can use to

keep credit union losses down from robberies so we can return more dividends to you.

Your cooperation with our "No Hat, No Sunglasses" policy is great appreciated. We are asking you to protect yourself, your fellow members, and our fine staff. This will help us keep criminals out of our branches. Thank you for your understanding.

Please remove
all hats, sunglasses,
& helmets while in
the credit union.

Your Responsibilities With a Lost or Stolen Debit or Credit Card

You are responsible for all electronic funds transfer (EFT) transactions you authorize at the ATM, point of sale or via the Internet. If you permit someone else to use your card you are responsible for any transactions they authorize or conduct on any of your accounts.

TELL US AT ONCE if you believe your card or any access code has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. If a transaction was made with your card or card number without your permission, and was either a Visa or Interlink transaction, you will have no liability for the transaction, unless you were grossly negligent in the handling of your account or card. Your liability for an unauthorized transaction is determined as follows:

- If you tell us within two (2) business days you can lose no more than \$50 if someone used your card without your permission.

- If you do NOT tell us within two (2) business days after you learn of the loss or theft of your card, and we can prove we could have stopped someone from using your card without your permission if you had told us, you could lose as much as \$500.

If your statement shows transfers that you did not make, including those made by card, code or other means, please **TELL US AT ONCE**. If you do not contact us within sixty (60) days after receiving your statement, you may not get the funds back.

If you believe your card has been lost, stolen or that someone has transferred money without your permission, call 321.690.2328 or 800.690.2338; 800.423.7503 (VISA Credit); 800.472.3272 (VISA Debit). You may also write to: Community Credit Union of Florida, 1030 S US Highway 1, Rockledge, FL 32955 or fax at 321.690.2523.



BUCK CRO\$SING

DON'T FORGET!
Sign up for eStatements
before April and get
\$5 BUCKS!

*New fee of \$1 per monthly statement
to go into effect April 1, 2010.*

Bring in Any of These Coupons and Save Money!

\$200

Refinance your auto loan from another financial institution to CCU and get \$200 cash back!

Cash rebates are available for all refinanced loans \$10,000 or more. Loan finance requires a share account in good standing with minimum balance of \$5.00.

MK-AUTOREC Exp. 03/31/10

\$250

Apply and obtain a first mortgage and receive \$250 towards your home appraisal!

Member will pay the appraisal amount up front. After the first mortgage loan is closed, CCU will deposit \$250 to the member's account.

MK-APPRSL Exp. 03/31/10

10.90% APR

Open a VISA® credit card with rates as low as 10.90% APR* and transfer your balances with **NO BALANCE TRANSFER FEE!**

*APR is Annual Percentage Rate. Rates based upon credit standing.

Exp. 03/31/10

**Loan rates and approvals are based on creditworthiness. All loans require membership with CCU.*

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.

Board Members and Executive Staff

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Controller

Important Dates

3/25 - Annual Meeting, 7:00 p.m.
3/27 - JDRF Walk, Lori Wilson Park
4/17 - Shred Day, Palm Bay Branch

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.