

smartchoices

SMART MOVES WITH YOUR MONEY

Enter the SMART Giveaway Sweepstakes



Doing research on the purchase of a new or used vehicle before you buy is a smart way to save money. Now, just by using CCU's CUDL AutoSMART program at www.ccuFlorida.org you can save even more money and possibly get your auto loan paid off in the SMART Giveaway Sweepstakes! Finding the right vehicle for you at the right price is easy with CUDL AutoSMART. The tools on the AutoSMART site will help you compare vehicles, research the best payment or financing options, access free lemon checks, find trade-in values, and much more. Let your fingers do the clicking and you could win.

Eligible participants can enter the SMART Giveaway Sweepstakes by doing the following:

- 1.) Visit www.ccuFlorida.org and use the AutoSMART icon to apply for a loan. Each completed application will result in one entry into the Sweepstakes.
- 2.) Visit www.ccuFlorida.org and use the CUDL AutoSMART program to request a quote or information from a CUDL dealer. Each request for quote or information will result in one entry into the Sweepstakes.
- 3.) Complete a Sweepstakes registration postcard and send it to: CU Direct Corporation, Attn: SMART Giveaway, PO Box 51482, Ontario, CA 91761. Send name, mailing address, telephone number, and credit union affiliation. All entries must be received by 11:59 p.m. PST on April 30, 2011. LIMIT one entry per person per address per day.

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Keeping Purpose Constant



Ed Filene is honored as the father of the U.S. credit union movement. One of his favorite sayings was "Keep purpose constant." He recognized the value that a member-owned financial cooperative could bring to consumers even in the hardest of times.

Without a small number of stockholders demanding unrealistic returns every quarter, and executives incented with stock options and bonuses tied to stock prices, cooperatives can consider the needs of all its members and take the long view. Decisions less clouded by the financial fad of the moment usually stand the test of time and create superior value in the long run.

Your credit union recognizes that we have to be financially strong and secure in order to serve the membership when markets are challenging. Our purpose is to help our members save money and build wealth. Behind the scenes is a complex business in which we carefully consider the balance of loan growth, deposit growth, and most importantly, service. We deal with issues like liquidity, asset quality, earnings, regulatory

compliance, market share, capital formation, investment yields, operational efficiency, and employee engagement. We manage branches, payments systems, computer centers, internet sites, and back office operations like accounting, human resources, and marketing. We constantly weigh the risk-reward tradeoff and ask ourselves if the "juice is worth the squeeze."

Do we always get it right? No, but we always try to ensure that our capacity to absorb surprises is sufficient. On this count, we have an enviable track record of 57 years of operations and counting. Some of our members have suffered greatly during this downturn, and we have developed many solutions for members to avoid bankruptcy and default that have helped hundreds of our thousands of members to remain solvent and build, or re-build, financial stability.

As we are still sailing into the wind, we know that making these choices will continue to be hard work. Your cooperative takes nothing for granted, especially your membership and support. We continue to be blessed with strong financial performance, engaged members, and a board and staff who aim to keep our purpose constant.

~ David Brock, President/CEO

Want to learn how to go online?

CCU has a whole bundle of new electronic services for you to adopt. If you have always wanted to learn how to use CCU's online services, we will provide you with one-on-one friendly instruction to help you leap online. Here are some of the things we can teach you how to do:

- Access your account online
- Cross-account transfer
- Text balance
- EZcard Info
- Debt in Focus
- Account transfer
- Bill payment and presentment
- FinanceWorks
- Balance Financial Education
- AutoSMART



These are just a few of the new tools that allow you to take control of your account and help you to become more financially proficient. Just stop by a branch and talk to one of our friendly representatives, or contact us at 321.690.2328 to learn how to use these services.

We've saved members more than \$75,000 so far...you can save too! Call today.



We're on a Fast Track to saving our members some cool cash. So far we've saved 25 members more than \$75,000 in finance charges in the last two months. That's an average of \$3,000 in savings per member. You can save money too just by taking 15 minutes to give our friendly member service representatives a call on CCU's loan line at 637.3211, or by filling out an application online at www.ccuFlorida.org.

Here are some REAL examples of members who did...

Stan and Wendy W. bought a new camper at Giant Recreation World. While they were in the process of financing it, Lynnette, a CCU employee, offered to refinance their truck as well. In one short phone call, Stan and Wendy financed the RV, refinanced two vehicles, and opened a credit card with a low interest rate and a \$10,000 line of credit, saving them more than \$5,400 in loan costs.



Stan & Wendy's 2010 Keystone Laredo Travel Trailer and 2010 Dodge Ram 1500

David R. called in to apply for a used car loan. After taking his application, Jennifer, a CCU employee, noticed that he had a number of credit cards with interest rates above 20%. He was told about the VISA balance transfer promotion. He qualified for a 5.99% APR interest rate for 12 months and after that timeframe his rate would revert to the normal rate of 10.90% APR. He was very interested, brought in his statements, and the balance transfers were completed quickly with a total savings of \$3,662.

Cheryl F. came in to apply for a VISA card. After taking the application, Faby, a CCU employee, noticed that she had a car loan financed through another financial institution. She offered to transfer the loan to CCU under the 90-day NO Interest NO Payments promotion. She was paying 7.5% APR and now she is paying 4.99% APR. Her total savings is \$2,876.64.

What could you do with extra money in your pocket? Call our loan line or fill out an application today to see what your savings can be!

United Way of Brevard is about Caring

**GIVE. ADVOCATE. VOLUNTEER.
LIVE UNITED.**

United Way is similar to CCU since it is about people helping people. The United Way family of organizations care deeply about our friends and neighbors in Brevard. That care is shown through a wide range of funded services that help make a difference in the lives of people every day - improving the quality of life here in our community. Please consider giving at www.uwbrevard.org.

We do **100%**



mortgage financing!

Call 321.637.3211 Today!

Giveaway (continued)

The Grand Prize winner will receive up to \$20,000 toward the pay-off of their existing credit union auto loan at the time of winning. The Approximate Retail Value ("ARV") of the Grand Prize is \$20,000. Each of the twelve monthly First Prize winners will receive a \$500 prepaid debit card. All prize winners will be selected at random during the promotional period.

Official rules are available at:

<http://www.cudlautosmart.com/Research/Article.aspx?pagelid=652&ArticleId=9>.

The "SMART Giveaway" Sweepstakes ends at 11:59pm PST on April 30, 2011. The Sweepstakes is sponsored by CU Direct Corporation (CUDL), 2855 E. Guasti Rd., Suite 500, Ontario, CA 91761, who is solely responsible for all aspects of this Sweepstakes.

Contact Us 321.690.2328 • 800.690.2338

NEW! Text 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

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Susie LeBouef
Controller

Important Dates

10/11 - Columbus Day; CCU will be closed to observe the holiday
11/11 - Veteran's Day; CCU will be closed to observe the holiday
11/25 - Thanksgiving; CCU will be closed to observe the holiday
12/04 - Shred Day 9 a.m. - 12 noon at the Rockledge branch
12/24 - CCU will close at 2:00 p.m. to observe Christmas Eve
12/25 - Christmas; CCU will be closed to observe the holiday
12/31 - CCU will close at 2:00 p.m. to observe New Year's Eve

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.



Federally insured by NCUA.