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Bill got REMIXED and bought his wife a new car!



Bill Wolf was waiting for the perfect vehicle to buy his wife. Her birthday was in August and the picture above shows his gift. How did he do it? He got REMIXED. By contacting a friendly CCU member service representative, Bill was able to remix his current loans and save enough money to afford a new car for his wife!

*Go to www.ccuFlorida.org for more details and qualifications on this loan.



Many CCU members are singing the praises of CCU's **90 Day NO Interest/NO Payments*** auto loan program. Imagine taking a ride in your new vehicle without having to make a payment for 90 days! You can take a much needed vacation from car payments just by purchasing a new or used car through CCU or by refinancing your auto loan from another financial institution. It's not just for cars either...you can refi your boat, motorcycle, or recreational vehicle to get great savings as well.

Go ahead and go online at www.ccuFlorida.org or call 321.637.3211. Who knows how much you can save and maybe get something for your sweetheart too! ■

Rockwell Select Employee Group leads JDRF walk



2011 JDRF Walk at Lori Wilson Park, Cocoa Beach, FL

Members of Community Credit Union's Rockwell Select Employee Group (SEG) are taking the lead and forming a team to walk in the annual "Walk to Cure Diabetes" for the Central Florida Chapter of the Juvenile Diabetes Research Foundation. Rockwell's Senior Director, Eric Stern, is the incoming Chairman of the walk this year.

CCU's President and CEO David Brock was the Chairman in 2009. This is the fifth year in a row that CCU is also sponsoring a team of employees to join the Rockwell members to raise funds for the event.

The "Walk to Cure Diabetes" is the fastest growing fund raising event in the history of JDRF. Nationwide teams have raised \$100 million through the Walk, which spans over 200 chapters throughout the United States and in six foreign countries. The Walk is scheduled for March 19th, 2012, at Lori Wilson Park in Cocoa Beach.

CCU is encouraging all its Select Employee Groups and any other members who may wish to become involved to form a team or join our team and register at www.jdrf.org/centralflorida.

Please select the Brevard/Lori Wilson Park walk and take advantage of the great tools JDRF gives to registered walkers. Access your own fundraising web page by using the tabs provided when you register with a username and password. You can send out letters to your friends, family, business associates using the templates provided or you can import your email address book and send out donation emails, complete with a link to your fundraising page where your allies can donate to you instantly online. It has never been easier to donate to JDRF!

Please ask everyone you know to join your team or donate to your team! With everyone working together, we can supply researchers with the money to continue life changing (and saving) research!

If you have further questions, please contact Courtney Leffew at 407.774.2166 or at cleffew@jdrf.org, or visit us on the web at www.jdrf.org/centralflorida. ■

Terri Friedlander receives Community Hero Award

Community Credit Union of Florida (CCU) is proud to award its prestigious Community Hero Award to Terri Friedlander, a business teacher at Cocoa Beach Jr./Sr. High School. Ms. Friedlander is currently the Director of the Academy of International Business and has been with the Academy since 2006. In this role, she maintains a strong community connection with the local Chamber of Commerce and many supportive business partners. She teaches students valuable skills in and out of the classroom especially as it relates to the workplace of tomorrow.

Ms. Friedlander also leads students in community service activities with Keep Brevard Beautiful and has been active in associations such as the Juvenile Diabetes Research Foundation (JDRF). She goes above and beyond in the way she supports the "Walk to Cure Diabetes" for the Central Florida chapter of JDRF. She recruits many students and teachers to walk on her team and has raised thousands of dollars for this charity, all on her own time. She has even organized career fairs for her students and collected winter coats for Crosswinds Youth Services.

According to her principal, Mr. Timothy Cool, who nominated her for this award, "Ms. Friedlander is all about her students!"



Timothy Cool, Deborah Blair, and Terri Friedlander

Mr. Cool noted that Ms. Friedlander is exemplary in fulfilling her duties as an educator. She is the Brevard County District Future Business Leaders Association Adviser where she teaches and models leadership and ethical professional judgment. She gives her time and energy to every challenge she undertakes. She is almost always at school until 6 p.m. working with students and has been a founding member of the High School to College Chamber of Commerce in Cocoa Beach.

As CCU's Community Hero Award winner, Ms. Friedlander is given a \$100 monetary award, a \$100 award to the charity of her choice, a Community Hero shirt, and a keepsake certificate. ■

Notice of Change in Truth in Savings Fee Schedule, Effective November 12, 2011

This notice is a change in terms to the Truth in Savings Fee Schedule. A complete list of fees for services can be found at www.ccuFlorida.org. New Bill Pay Expedited Payment Fees are as follows:

- Overnight Check.....\$30.00
- Next Day ACH (ePay)..... \$4.00

All fees are subject to change at any time.

Budget Checking

NO Monthly account or debit card fees
none nada zip non nay nein

CCU celebrates Rockwell Employee Appreciation Day



Greg Giertych, CCUs Auto Scout, manning the CCU table.



Curtis, a Rockwell employee, won a VISA® Gift Card & cash.

We appreciate our Select Employee Groups (SEGs), which is why CCU decided to celebrate Rockwell Employee Appreciation Day on September 29th. CCU has a small branch inside Rockwell Collins in Melbourne. It's open every Thursday from 10:00 a.m. - 2:00 p.m. and is operated by Deborah Blair, Education Director. It also has a cash dispensing ATM.

"We have many great members who work at Rockwell and we wanted to take the time to show them a little appreciation for being members, as well as encourage others to join, so we decided to take the CCU Prize Wheel and let the Rockwell

employees take a spin," said Blair, adding "We anticipate a lot of new members from the event."

The Rockwell employees had some extra fun on their lunch break by spinning the wheel and winning trinkets, cash prizes and VISA® Gift Cards, not to mention lots of candy.

There were many winners and most will be posted on the CCU Facebook page. And if you haven't already, LIKE us on Facebook when you visit our page. Just search for Community Credit Union and look for our famous yellow and blue logo, or find Facebook on our website at www.ccuFlorida.org. ■

How is your memory?

The Brevard Alzheimer's Foundation and East Central Florida Memory Disorder Clinic are working together to provide free confidential memory screenings for the community.

Adults, including those with memory concerns, a family history of Alzheimer's disease, or a desire to establish a baseline score, are encouraged to take advantage of the screenings.

Screenings only take about five to ten minutes and consists of a series of questions and tasks. Available dates are as follows with no appointment:

- 11/2: West Melbourne Library 1:00 to 3:00
- 11/3: Viera/Suntree Library, 10:00 to Noon
- 11/8: Joe's Club, Titusville, 9:30 to 2:00
- 11/8: Central Cocoa Library, 9:00 to Noon
- 11/9: Our Lady Lourdes Church, 9:30 to 11:30
- 11/10: Holy Name Jesus Church, 9:30 to 1:30
- 11/15: Joe's Club, Micco, 9:30 to 2:00
- 11/16: Melbourne Beach Library, 9:30 to Noon
- 11/17: DeGroodt Palm Bay Library, 9:30 to Noon

For more information, contact BAF at 321.253.4430 or ECFMDC at 321.768.9575. ■



CCU celebrates with Principal Hilah Mercer of Cambridge Elementary School. Mercer won the 2011 Principal Achievement Award for Outstanding Leadership from BPS.



**Don't forget!
Go Direct!**

If you are receiving benefits from the U.S. Department of the Treasury in the form of a paper check, you need to make the switch to electronic by March 1, 2013.

Contact Us 321.690.2328 • 800.690.2338

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 www.ccuFlorida.org.

Apply for a loan anytime by calling 321.637.3211 or online by logging in at www.ccuFlorida.org.

Access your account 24-hours a day by calling Telli at 321.631.4611 or 888.636.4611

Access **Mobile Banking** at <https://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 Bch** - 293 E. Eau Gallie Blvd.

Board Members and Executive Staff

Board of Directors

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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.**



BUSINESS SPOTLIGHT



Allstate Air and Heat, Inc., is a family owned and operated air conditioning heating, and refrigeration business

located in Melbourne, FL. Allstate Air and Heat is owned by Darrin and Kerry Rodriguez and has over 28 years of experience in the air conditioning, heating, and refrigeration field.

As a family owned business Darrin and Kerry know what it's like to try and make ends meet. They are here to help. The Rodriguez's live in Florida too, and know it's hard to live without air conditioning. They are here to help make the burden of purchasing a new A/C system something that is bearable. Their focus is on helping customers "make ends meet" and getting them some comfort. Through the years they have worked with customers on a case by case basis in order to make sure they don't suffer physically or financially.

Allstate Air & Heat's employees are friendly professionals that will repair existing units or install new units to get their customers up and running as quickly as possible. Allstate Air and Heat can help repair and service ALL brands and models of air conditioning systems. Satisfaction is guaranteed with the Allstate Air and Heat commitment to great service. They will provide free estimates for new and replacement systems and give free expert advice by phone. They are fully licensed and insured. Lic. # CAC1814555. Financing options and credit cards are accepted.

Allstate Air & Heat is an "accredited member" in perfect standing with the Better Business Bureau since the day they joined. They are an active member of the Melbourne Regional Chamber of Commerce in an effort to give back to local businesses and the community. ■



Important Dates

- 10/15** - Shred Day @ the Titusville branch
- 10/10** - Branches closed for Columbus Day
- 11/11** - Branches closed for Veteran's Day
- 11/24** - Branches closed for Thanksgiving Day