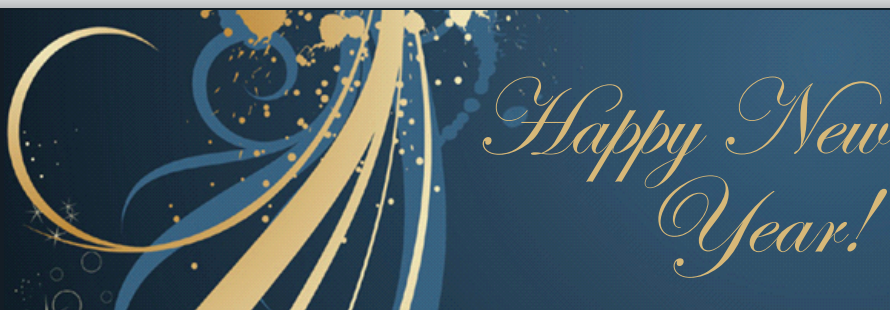


your life. your choices. your community cu.

smartchoices

SMART MOVES WITH YOUR MONEY



news community connect



Dare to Compare Your "Other" Credit Cards to Ours!

Community Credit Union is challenging you to open your wallets and purses and compare your "other" credit cards to CCU's low rate platinum VISA® card. CCU's card program is clear and transparent. When surveyed, our members preferred a low rate credit card over a rewards card where a higher interest rate is built in to pay for the rewards program.

The process is simple; just review your current interest rates on all your credit cards and you'll see why CCU's Platinum card is an excellent choice. Our card has:

- No introductory rate to "bait" you into opening our credit card
- A 25-day grace period
- No annual fee
- No fee for cash advances
- No higher interest rate for cash advances
- Fixed interest rates
- No charge for balance transfers
- Plus, our credit card terms actually fit on a piece of paper and make sense.

As a member of Community Credit Union, you are "smarter" and more "sensible" than the average



consumer. That's why you became a member in the first place! Great value and better returns have always been a no-brainer for you.

So, go ahead and apply for a CCU Platinum VISA® credit card today and go out and use it sensibly. Then let all your friends know that you are not participating in this recession!

You can apply online at www.ccuFlorida.org, by calling 321.637.3211, or just stop by a branch.

**APR means Annual Percentage Rate. Rates are based on creditworthiness.*

INTRODUCING: New Business Debit Card

What's faster than a check and safer than real cash? CCU's NEW business debit card! As a busy small business owner, you can increase your purchasing flexibility, convenience, and safety by reducing your need to use checks and cash to pay for everyday business expenses.

Your new CCU business debit card, which is backed with VISA's no liability assurance, will have your business and personal name on the card. Funds will automatically be deducted from your business checking account without the need to write a check, show identification, or wait for a check approval. There is no need to carry extra cash since the card is accepted anywhere the VISA® logo is displayed.

It's smart to use a CCU business debit card! You can protect your business against unauthorized purchases and you'll have peace of mind knowing that VISA's no liability assurance is in effect. Plus, you'll save time and money by not buying business checks, which helps the world get a little greener in the process by saving paper!

CCU's new business debit card allows your business to give cards to multiple individuals of your organization – plus you can set spending limits for each one. Do yourself and your business a favor by stopping by, calling the CCU phone branch at 321.690.2328 to order your business debit cards today.

Go Wireless!

<http://mobile.ccuFlorida.org>

Access your account anytime, anywhere! Account summaries, transfers, and even Bill Pay are available to you on the go, from any wireless device, such as web-enabled cell phones, iPhones, Palm Handhelds, Pocket PC PDA's, and RIM Blackberry devices. Just another convenient service from CCU!

Start Your IRA Investment Today for as Little as \$10 per Pay Period



When retirement rolls around, how are you going to pay for food, gas, housing and more? A lot of people haven't yet thought this out. When you retire, you will more than likely stop receiving a paycheck. Although some organizations pay a retirement pension, these types of retirement plans are becoming less common. As a result, you need to take your retirement savings into your own hands.

What better way to do that than through an Individual Retirement Account (IRA)? An IRA is a good option for saving for your financial future once you are no longer working. There are many tax advantages for setting up an IRA. The main benefit is that the investments in an IRA grow tax-deferred. This means the earnings are not taxed each year, but reinvested for even more growth. This keeps your IRA working harder and also allows your money to compound and bring you a higher return.

Another potential benefit is the ability to deduct the IRA contribution from your taxable income. This allows you to pay taxes on less

money in the current year, even though you saved it and have it as a nest egg for your future. Not every IRA has this benefit, and not everyone can enjoy this benefit, so see your tax professional for more information.

CCU has the option of investing in several different types of IRAs. There is the Traditional IRA which can be a regular IRA Share, an IRA Super Saver, which is based on a tiered balance, or the IRA Certificate of Deposit, which has one rate for a specific CD term. CCU also has regular Roth IRA Shares, a Roth IRA Super Saver, which is based on a tiered balance, or the Roth IRA Certificate of Deposit, which has one rate for a specific CD term. Unlike a traditional IRA, you cannot deduct contributions to a Roth IRA. If you satisfy the requirements of the Roth IRA, the qualified distributions are tax free. Contributions can be made to your Roth IRA after you reach age 70½ and you can leave funds in your Roth IRA as long as you live.

CCU also has a Coverdell Education Savings Account (ESA). This is an account created as an incentive to help parents and students save for education expenses. Contributions to a Coverdell ESA are not deductible, but amounts deposited in the account grow tax free until distributed. The beneficiary will not owe tax on the distributions if they are less than a beneficiary's qualified education expenses at an eligible institution. This benefit applies to qualified higher education expenses as well as to qualified elementary and secondary education expenses.

CCU takes rollover IRAs as well. Stop by one of our convenient locations, or call us at 321.690.2328 to discuss how you can rollover your IRA from another financial institution. For more details, go to www.irs.gov and search for IRAs. Start paying yourself first - you'll be glad you did!

Save with a Tax Credit on Your New Home!

If you're tired of renting, or you want to move up to a larger home for your growing family, now is the time to do it. With an excess of home inventory available in Brevard County, there has never been a better time to become a homeowner.

The federal government has extended and expanded the tax credit on new home purchases. So, if you're looking for your first home or you're a current homeowner hoping to make a change, then these tax credits could help make it happen.

Who's eligible?

If you are a single taxpayer with an income up to \$125,000, or you are a married couple earning up to \$225,000 jointly, then you are eligible. The tax credit applies to any home purchased for \$800,000 or less, beginning November 6, 2009. A binding sales contract must be signed by April 30, 2010, and you must close by June 30, 2010.

First-time Buyers

- Tax credit for 10% of purchase price, up to \$8,000.
- Must not own a primary residence in the last three years.

Current Homeowners

- Tax credit for 10% of purchase price, up to \$6,500.
- Must have owned/lived in current home for five consecutive years.

New Requirements

There are several new restrictions on purchases that occur after

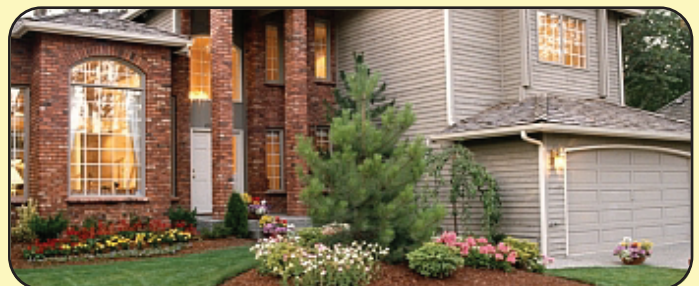
November 6, 2009 and go into effect with the new law:

- Dependents are not eligible to claim the credit.
- No credit is available if the purchase price of a home is more than \$800,000.
- A purchaser must be at least 18 years of age on the date of purchase.


For Members of the Military

Members of the Armed Forces and certain federal employees serving outside the U.S. have an extra year to buy a principal residence in the U.S. and still qualify for the credit. An eligible taxpayer must buy or enter into a binding contract to buy a home by April 30, 2011, and settle on the purchase by June 30, 2011.


Purchases made in 2008 and 2009 may be also be eligible. For complete details for military members, visit the website at <http://www.irs.gov/newsroom/article/0,,id=215791,00.html>. For more information, please visit www.irs.gov.



Special Discounted Rates on Car Loans



Personalized online vehicle shopping at your fingertips!



Side-by-side comparisons, JD Power reviews, and much more!

Visit ccuFlorida.org

If you've been holding out on purchasing a new vehicle – your patience has paid off! For a limited time, CCU is offering special loan rates as low as 3.95% APR* (for a 36 month loan) for new cars and trucks. The 2010 models are now on dealer lots, so hurry in to get your car since many dealers have limited availability.

However, the savings don't stop at CCU. Auto manufacturers are offering additional monetary incentives specifically for credit union members at this dedicated website: www.lovemycreditunion.com. By combining manufacturer offers for credit union members with our special low rates, you are set for big savings!

Need to do some research before you buy? Use CCU's new CUDL AutoSMART program which puts personalized online vehicle shopping at your fingertips. You can do side by side comparisons, JD Power reviews, and much more. Just go to CCU's website at www.ccuFlorida.org and look for the CUDL AutoSMART logo.

Don't delay any longer, apply for an auto loan today for fast pre-approval.

*APR is Annual Percentage Rate. Rates are based on creditworthiness.

DO YOU WANT TO BE SPOTTED?

It pays to be a member!



www.ccuFlorida.org

If you haven't noticed, there is a BIG competition going on around the county to determine which financial institution has the most bumper magnets on the road. We're proud to participate in the mini billboard revolution and are asking you to show your pride in Community Credit Union by putting the "It pays to be a member" magnet on the back of your car or truck.

We're also putting our money where our bumper stickers are! If we spot your car with one of our magnets, we will give you a \$25 gift card just for saying you are proud to be a member of CCU. If you are not in your car when we spot you, we'll leave a little card with our "spotter" on it so you can bring it in to any one of our locations to get your cash. Our "spotters" are out now canvassing the community to give away a minimum of \$100 in gift cards per month. This means at least four of you a month will drive away a bit richer at the end of the day.

Pick up a magnet at any one of our seven convenient locations near you. There is no need to replace your "My grandchild is an honor student" bumper sticker (we love those, too)...we're just asking you to show you are smarter than the average bank customer by paying yourself back every day since you receive higher dividend rates on deposits and lower rates on loans just for being a credit union member!

I'M LOOKING FOR YOU!



community connect

ANNUAL MEETING

The date of the 57th Annual Meeting of Community Credit Union has been scheduled for Thursday, March 25, 2010, at 7 p.m. at the Rockledge branch. On the agenda is the election of two members to fill the expired terms of Seats #1 and #2 on the Board of Directors. The Nominating Committee has nominated Henry (Jack) L. Kelley for re-election to Seat # 1 and Jim Platman for re-election to Seat #2. Mr. Kelley is currently the Chairman of the Board and was formerly the Director of the East Central Florida Management Training Institute. Mr. Platman is a Board Director and is currently Sr. Manager of Programming and Community Relations for Bright House Networks. Nominations for these vacancies may also be made by a petition signed by at least one percent (1%) of current credit union members. Petitions must be submitted to the Secretary of Community Credit Union before the close of business Monday, Feb. 1, 2010. 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. Mark your calendars to attend the 2010 Annual Meeting. There will be refreshments and prize giveaways.

CALLING ALL MEMBERS

We want to hear your STORY.

Bring your family. Bring your friends. We'll videotape you telling your Community Credit Union story. Have fun, be creative. After all, it's your story.

Tell us something CCU helped you do.

Titusville	Rockledge	Palm Bay
Jan. 23	Jan. 30	Feb. 6
9 am-NOON		

To participate, you must be a current CCU member and if under 18 accompanied by a parent or guardian. You will be asked to sign a release allowing us to use your story in our advertising and on the web. Number limited to available time.

Details online at www.ccuFlorida.org



FREE Shred Days. Together with East Coast Paper Stock, CCU has the following dates scheduled for the first half 2010:

- Saturday, February 20th, Rockledge Branch
- Saturday, April 17th, Palm Bay Branch
- Saturday, June 19th, Titusville Branch

Start your new year off right! Empty your filing cabinets of unwanted paperwork and dispose of it safely! East Coast Paper Stock will accept up to 100 pounds of paper in their secured trucks and back to their shredding facility all for FREE. Mark your calendars and spread the word. Shred Day events are open to the public from 9:00 a.m. to noon.

Now Taxes are as Easy as Online Banking!



TurboTax is now available inside online banking, making it easy to get your guaranteed maximum refund. TurboTax is a fast, easy filing program designed to help users with simple returns to complete their taxes in less than an hour.

TurboTax is a great way to file your tax return because it offers personalized tax tools to help you make better financial decisions, with the possibility of saving you money on your taxes in the future, integrates with Personal FinanceWorks to track charitable and dependent care expenses, guides you step-by-step, helps you find deductions you may have missed, saves time by securely and accurately importing personal and financial data, and gets your maximum refund fast – in as few as eight days with convenient direct deposit.

Go online, log in your account and find Turbo Tax in the tool bar. See if TurboTax can work for you!

Community Credit Union will continue to offer Shred Days in 2010! To coincide with the green movement, companies and individuals are “cleaning up and cleaning out” to get rid of excess paper. CCU wants to help by offering

HURRY! Sign up for eStatements before April and get \$5 bucks!

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

CCU is always striving to give you the best value for your membership. As a member, you want to pay less interest on loans, receive higher dividends, and have access to low-cost, convenient services. In order to do this we all have to work together to achieve that goal. That means trying to reduce the costs for our cooperative, without compromising excellent service.

How can you help us to do that? By signing up for eStatement today! When you sign up for eStatements, you not only save storage space, you also help lower CCU's cost for mailing, which means we can turn around and give you better value.

Plus, we'll give you \$5 bucks just for changing to eStatements! However, if you don't do it by April 1, 2010, CCU will begin to charge you a fee for mailing you a paper statement. With postal rates rising, we have to cover our costs to get the statement to you.

To set up eStatements, just contact one of our Member Service Representatives by calling 321.690.2328 or ask about it on your next visit to a branch.

Notice of Change in Rate and Fee Schedule

Effective April 1, 2010

This notice is a change in terms to the current Truth in Savings Rate and Fee Schedule:

- Paper statement fee - \$1 per month, per account
- From me to me return item fee - increase from \$27.00 to \$29.00

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

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
*SVP of Lending
Risk Management*

Hank Phillips
VP of Technology

Lesli Dooley, CCUE
*VP of Organizational
Development*

Jim Chastain
VP of Commercial Services

Sara T. Stern
VP of Marketing

Susie LeBouef
Controller

value



Every member shares in our success through better rates, lower fees, and smart services offered. Make your money work as hard as it can.

Deposit rates change so quickly that they are sometimes out of date by the time you receive your newsletter. We want you to have access to the most up-to-date rates anytime you need them. You can do so by simply logging on to **www.ccuFlorida.org** and click on “Rates and Calculators”. You may also call us at 321.690.2328 or 800.690.2338.

It's fast and easy!

Free ATMs!

As a member you have access to over 100 FREE ATMs in Brevard and 50,000+ FREE ATMs nationwide.

Dates to Watch

February 20th - Shred Day, Rockledge Branch

We will be closed to observe the following national holidays:

January 1st - New Year's Day
January 18th - Martin Luther King Day
February 15th - President's Day

This Credit Union is federally insured by the National Credit Union Administration.

