

CCECU

City-County Employees Credit Union
"Blending Technology with Personal Service"

Serving Members Since 1941

Quarterly Newsletter for City County Employees Credit Union

First Quarter 2010

Federally Insured, Your Funds Are Safe & Secure!

NEED TRANSPORTATION?

DEALERS ARE EAGER
TO SELL VEHICLES!
NOW IS THE TIME TO
GET A TERRIFIC PRICE.



CCECU HAS THE
BEST RATES!
AS LOW AS
5.45% APR*



Now You Can Have The Best of Both Worlds!

PLUS: Save even more with Lower Priced CCECU Extended Warranty and GAP (Guaranteed Asset Protection) Vehicle Protection packages.

Go to www.ccecu.org to Apply Online, and Be Sure to Check Out Shelly's Money Saving Tips on Negotiating a Great Sales Price at the Dealer!

2010 Debt Terminator Loan

Take control of your finances and consolidate those high interest rate debts with a CCECU Debt Terminator Loan. Call or stop by today for additional information.

10.50% APR*
Up To 36 Months

11.25% APR*
Up To 48 Months

* Rates listed are the lowest rate available to the most creditworthy members. The actual rate will reflect individual borrower circumstances, and may be higher than the rate listed. Rates and terms are subject to change. Borrower must meet loan policy guidelines.

Phone (727) 442-7746 • Fax (727) 449-1637

Call "MILT" our Member's Instant Loan Tycoon - 24-hour Loan Line at (727) 445-9452 or Apply Online 24/7 at www.ccecu.org.



We Hope The New Year Brings You Happiness, Good Health, and Prosperity!

CCECU is YOUR Credit Union, and we're here to help in more ways than one. As a credit union cooperative, our strength lies in an active membership that uses our many services. Turn to CCECU for your financial needs. We have a friendly, experienced staff that's on YOUR side.

Our New Year's resolution... We promise to provide you with the excellent service and exceptional rates that you have come to expect from CCECU.

And unlike most New Year's resolutions... this one's a keeper!

Did Credit Card Companies Make Your "NAUGHTY" List This Holiday?

- Changes in Terms.
- Higher Rates.
- Larger Payments.
- Annual Fees and/or Fees for Paying in Full Monthly.

Give Your Credit Card Company The Boot and Open A Smartline Line of Credit Loan at CCECU!

It's not a credit card; it's a Revolving Line of Credit that lets you make loan advances any time of \$50 or more, up to your established credit limit, with our special Smartline checks, in person, or telephone transfer.

No Annual Fee. No penalty for paying off monthly. No sneaky hidden fees. Call today!



It's Time For Your Annual Financial Check-Up!

Are your beneficiaries up to date?

Be sure your loved ones are protected by making sure your beneficiaries are up to date on your account. It only takes a few minutes.

Call or stop by the office today.



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Special Rate On Tax Loans

Perhaps you've heard some taxpayers were "overpaid" when they got their tax stimulus check, due to government miscalculation. Or, maybe you need money for property taxes. If YOU owe taxes, rest assured we're here to help! It's Easy! It's Quick! ... and it's at a Great Rate!

*Rates listed are the lowest rate available to the most creditworthy members. The actual rate will reflect individual circumstances, and may be higher than the rate listed. Rates and terms are subject to change. Borrower must meet loan policy guidelines.

Your CCECU Accounts Are Safe & Secure

Your CCECU shares are insured by the National Credit Union Share Insurance Fund (NCUSIF), an arm of the National Credit Union Administration (NCUA). NCUA is an independent agency of the United States Government, with share accounts insured up to \$250,000 per individual.

There are numerous combinations of accounts which can increase the total coverage to as high as \$1,000,000 or more.

Not one penny of insured savings has ever been lost by a member of a federally-insured credit union! Your money is safe and secure at CCECU. We take your trust in us very seriously and maintain a strong and secure institution, here to serve you now and in the future.

If you have any questions about insurance coverage on your accounts, including how different combinations can increase your coverage, please call us at (727) 442-7746, or find detailed information about the NCUSIF at www.ncua.gov/ShareInsurance/index.htm.



69th Annual Meeting Tuesday, March 23, 2010

Don't miss the Annual Meeting Notice enclosed with your year-end statement for important details about election of our Board of Directors.

Mark your calendars!
We look forward to seeing you.



Membership at CCECU...

It's A Family Affair!

Invite YOUR family to join OUR family at CCECU. Your immediate family members, such as your spouse, children, siblings and parents, are all eligible to apply for membership in the Credit Union. Once a member of the Credit Union, your family members will enjoy all the benefits of membership for their lifetime... Once a member, always a member!

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January 2010 Prize Wheel Contest:

Share and Spin!
ENTER TO WIN!

We want to hear how being a member of CCECU has helped you or your family. Test your writing skills and win a spin at CCECU's Prize Wheel.

Share your story online at www.ccecu.org under Membership/Testimonials. Published testimonials will be entered in a drawing to win a spin at our Prize Wheel. Enter by January 31, 2010.

*CCECU Employees, credit union volunteers, and their family members are not eligible to enter.

We Have Winners!

Congratulations!

Last quarter, we included a "Who Wants to Be a Millionaire?" quiz in our newsletter. Members who turned in the quiz with all the correct answers got to spin our Prize Wheel.

Here are our Winners:

- S. Chase - \$10 Blockbuster card
- A. Eckman - \$10 Publix giftcard
- A. Fogarty France - \$5 Starbucks card
- S. Gilmore - \$25 Publix giftcard
- M. Kohn - \$10 Hess card
- M. Neal - \$10 Blockbuster card
- D. Reid - \$5 Starbucks card
- M.J. Weaver - 0.25% Loan Discount
- M. Matthews - 0.25% Loan Discount

Don't forget to enter the January Prize Wheel Contest and you could be listed next quarter!

HOLIDAYS

Martin Luther King Jr. Day, Monday, January 18, 2010
President's Day, Monday, February 15, 2010
Daylight Saving Time begins March 14, 2010

DIVIDEND INTEREST RATES

The Board of Directors authorized the following dividends/interest for December 16, 2009 on Credit Union share accounts.

Rate	APY ¹	Account Type
Please call for current rates		
0.150%	0.150%	01 Regular Shares
0.150%	0.150%	03 Young Millionaires
1.000%	1.000%	06 Christmas Club (2)
0.100%	0.100%	07 Vacation Club
0.650%	0.652%	97 Lighthouse (3)
0.695%	0.697%	Builder CD (4)
0.845%	0.850%	6 Month Certificate (5)
1.240%	1.250%	12 Month Certificate (5)
1.640%	1.652%	24 Month Certificate (5)

- (1) APY (Annual Percentage Yield)
- (2) Christmas Club Interest paid October 31st annually.
- (3) Pledge Direct Deposit of at least \$25 each payday required. Certain restrictions apply. Ask for details.
- (4) \$1,000 Minimum deposit.
- (5) \$2,500 Minimum deposit; Members age 18 or less require a minimum deposit of \$500.

(The APY listed is accurate as of 12/16/09. Savings rates are variable and subject to change by the Board of Directors without notice. Fees may reduce earnings. Contact a Credit Union employee for current rates and terms.)

BOARD OF DIRECTORS

Chairperson	Neil Legters, III
Vice Chairperson	Terry Teunis
Secretary	Holly Albright
Treasurer	Gary Wolf
Director	Yvette DeRollo
Director	Sandra Morrison

CREDIT UNION STAFF

Management: Sandra, Lois
Loans: Shelly, Becky
Member Services: Pat
Administrative Assistant: Suzy
Teller: Robert

CREDIT UNION HOURS

Drive Up Hours:

Mon.-Thurs. 8 a.m.-4:30 p.m.
Fri. 8 a.m.-6 p.m.

Lobby Hours:

Mon. - Thurs. 9 a.m.-4 p.m.
Fri. 9 a.m.-6 p.m.

CCECU

719 South Missouri Avenue
Clearwater, Florida 33756-5916
Phone (727) 442-7746 • Fax (727) 449-1637

www.ccecu.org

MILT (24 Hour Loan Line) (727) 445-9452
DANA (Day & Night Access) (727) 447-1076
To report lost or stolen MasterMoney Debit or ATM Card 1-800-472-3272

CCECU Accounts Are Federally Insured To At Least \$250,000.



YOUR FUNDS ARE SAFE & SECURE!
Serving members since 1941!



EQUAL HOUSING LENDER
We do business in accordance with the federal fair housing law and equal credit opportunity act.



PUBLISHED LOAN RATE NOTICE Loan rates listed herein are the lowest rates available to the most credit worthy members. The actual rate you receive will reflect your individual circumstances and may be higher than the rate listed. Rates and terms are subject to change. Must meet loan policy guidelines. Ask Shelly for details. Thank you.