

City County

Employees Credit Union

Serving Members Since 1941

"Blending Technology with Personal Service"

Quarterly Newsletter for City County Employees Credit Union

Fourth Quarter 2011

Federally Insured, Your Funds Are Safe & Secure!



CCECU Is YOUR Credit Union And...

We're Here To Help In More Ways Than One

Come to us for your financial needs. We have friendly, experienced staff that's on your side. Our New Year's Resolution...we promise to you provide you with the first class service and reasonable rates you have come to expect from CCECU.

Thank you for your membership. We look forward to serving you in 2012 and beyond!

2012 DEBT

TERMINATOR

LOAN

Start 2012 off right by managing your money through difficult times. We can help you take control of your finances and consolidate those high interest rate debts with a CCECU Debt Terminator Loan. Call or stop by today for more details.

4.99% APR*
12 months

6.99% APR*
36 months

5.99% APR*
24 months

7.99% APR*
48 months

8.99% APR*
60 months

Don't wait! Call us today at (727) 442-7746 and apply. We're your Credit Union. We're here for you.

* 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.

Spruce Up For Spring



Get an Affordable and Smart Home Equity Loan From CCECU

Been wondering where to get the money to spruce up your home for Spring? Wonder no more! Come in and talk to us... get a Home Equity Loan from YOUR Credit Union today and be ready for Spring.

Rates as LOW as
6.25% APR*

**Borrowers who close a CCECU Home Equity Loan of \$10,000 or more during the first quarter of 2012 will receive a \$100 Gift Card.*

So what are you waiting for? Hurry and apply today.

Phone (727) 442-7746 • (727) 462-6077 • Fax (727) 449-1637

Members Can Apply Online 24/7 at www.ccecu.org

We're Here To Service Your Financial Needs Throughout The Country!

Go to www.creditunion.net to find Shared Branching offices throughout the country. You can also find the Branch Locator at the www.ccecu.org Home Page, by selecting Information; Location & Hours; Shared Branching; and finding the hyperlink to www.creditunion.net.

Many Pinellas & Hillsborough Locations Including:

- ECU CU, 8250 Bryan Dairy Road, Largo (5.4 mi):
- Tampa Bay FCU, 7250 Sheldon Road, Tampa (12.3 mi):
- USF FCU, 510 3rd Street South, St. Petersburg (14.9 mi):
- IBM Southeast EFCU, 3109 W. Dr. Martin Luther King Jr. Blvd. (Lake Point 1 Bldg), Tampa (16.4 mi).



Financial Planning with Members Financial Group

We are partnering with a local firm, Members Financial Group, to assist members with financial planning. Need help with budgeting, investing, retirement planning, and/or insurance? Schedule a confidential meeting with Eddie Hamp at your convenience, in your home, at the Credit Union office, or in the office of Members Financial Group. Just call us at the Credit Union for details or call Members Financial Group at (813) 419-7526.

CLIP & SAVE

USING SHARED SERVICE CENTERS (SSC) – WHAT YOU’LL NEED

Members may make deposits, withdrawals, loan payments and/or transfer funds at Credit Union Shared Service Centers. For locations, go to www.creditunion.net.

WHAT YOU NEED:

- Your Member Number (shown at the top of your statements),
- Your Photo I.D., and
- The following SSC and CCECU Account Codes

ACCOUNT TYPE	SSC CODE	CCECU CODE
SAVINGS	PRIME	00
CHECKING	CHECKING	91
LOAN	LOC	The Loan Number on your CCECU Note or Loan Coupon
OTHER SAVINGS		61 (Young Millionaires Club)
		62 (Christmas Club)
		63 (Special Savings)
		69 (Lighthouse Savings)

Make Sure the Beneficiaries on Your Account Are Up To Date!

Start 2012 out right by updating your accounts at the Credit Union. Please take time to check the named beneficiaries on your financial accounts.

- Perhaps when you joined the credit union you did not name a beneficiary or
- You’ve been married, divorced, had children, since you joined or
- The beneficiary you named has preceded you in death

Please help us by keeping your account information up to date.

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Enterprise Car Sales Delivers Great Value and Service

Located at 17335 US Hwy 19N in Clearwater, Enterprise Car Sales is part of Enterprise Holdings, a family-owned company that has the world's largest fleet of passenger vehicles, more than 1 million cars and trucks. Through City County Employees Credit Union's partnership with Enterprise, members get both a great price and great service from a reputable used car dealer, which is crucial in today's tight economy.

Enterprise Car Sales has worked with credit unions for more than 30 years, providing them an unprecedented level of service and sharing a commitment to local communities where they do business.

Enterprise has been offering no-haggle pricing on great quality late model used cars since 1962. With more than 140 locations and more than 7,000 vehicles in stock nationwide, including 120 makes and models. Enterprise offers a guaranteed seven-day or 1,000-mile repurchase policy - no questions asked. Every used car from Enterprise is required to pass a rigorous 109-point inspection by an ASE-certified technician and comes with a 12 month/12,000 mile Limited Powertrain Warranty and roadside assistance for one year.

For more information to help you get more mileage on a great quality used car, go to www.cuautodeals.com.



The Dealers Are Offering Great Deals...

But Wait Until You See our Great Loan Rates!

**New/Used Cars As LOW as
3% APR****

***CHECK THIS OUT! Get Pre-Approved at YOUR
Credit Union and shop with confidence.***

Dealers are dealing...so make a resolution to come to CCECU and take advantage of our LOW loan rates. Ditch any other loan offers and hop aboard. Get pre-approved now. Your LOW rate loan is waiting. Whether you're looking for a new or used vehicle, we make it easy, with helpful fixed rate loans as low as 3% APR.

Already purchased and financed elsewhere?

We may still be able to save you money. Just bring in your paperwork and we'll do the rest.

Don't wait another minute. See our professional loan staff today.

***Member must meet credit union lending guidelines. Certain restrictions may apply.

Save Money With Sprint

Join the over 1.2 million credit union members nationwide that are already saving over \$124 million on their wireless plans! CCECU is pleased to bring our members these major savings through the Sprint Credit Union Member Discount Plan. The Now Network*

Ways you can save:

- 10% off* most regularly priced Sprint individual service plans
- Waived activation fee on new activation
- Waived upgrade fee
- Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive. Simply click on www.SprintSave4CU.com.

So what are you waiting for? Start saving money today!

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade.

Phone (727) 442-7746 • (727) 462-6077 • Fax (727) 449-1637
Members Can Apply Online 24/7 at www.ccecu.org

71st Annual Meeting Notice

Date: Tuesday, March 27, 2012

Time: 6:00 p.m.

Place: CCECU office

Please read the Annual Meeting Notice enclosed with your year-end statement for important details about the election of our Board of Directors. Mark your calendars. We look forward to seeing you. Don't miss it.

Our Special Rate Tax Loan Is Back!

4.99% APR*
For Up to 12 Months

If you owe taxes, we're here to help. It's easy. It's quick!
And...It's a Great Rate! Call and apply today.

* 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.

DON'T KEEP US A SECRET!

*Share Us With Your Family...
Help Us Grow To Serve You Even Better.*

Why Share? Think about it. The more members we have using our credit union services, the more services we can make available to everyone. While we're very proud of what we currently offer our membership, we can do even more in the future if we continue to grow. Help us to do that!

With the banks constantly finding new ways to pass its costs through to their customers while cutting one-on-one personal service to a minimum, many people are looking for alternatives. There is a trend across the country away from the mega-banks and toward smaller, more customer-sensitive financial institutions like credit unions.

Now, we know you like your credit union, and we're pretty sure you like your family. So, why not play matchmaker and introduce us. Call us at (727) 442-7746 for more information, or better yet, bring your relatives into the credit union and show them what they've been missing.

HOLIDAYS

Dr. Martin Luther King Jr. Monday, January 16, 2012

President's Day Monday, February 20, 2012

Daylight Savings Time Begins Sunday, March 11, 2012

DIVIDEND INTEREST RATES

The Board of Directors authorized the following dividends/interest for December 21, 2011 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
0.750%	0.750%	06 Christmas Club (2)
0.100%	0.100%	07 Special Savings
0.250%	0.250%	97 Lighthouse Savings (3)
0.250%	0.250%	Builder CD (4)
0.399%	0.400%	6 Month Certificate (5)
0.550%	0.551%	12 Month Certificate (5)
0.850%	0.853%	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. Limit 2 per member

(5) \$2,500 Minimum deposit; Members age 18 or less require a minimum deposit of \$500.

(The APY listed is accurate as of 12/21/11. 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	Terry Teunis
Vice Chairperson	Gary Wolf
Secretary	Holly Albright
Treasurer	Sandra Morrison
Director	Sharon Walton
Director	Mark Tedder
Director	Patrick Adamson

CREDIT UNION STAFF

Management: Sandra, Lois

Loans: Shelly, Becky

Member Services: Pat

Administrative Assistant: Suzy

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 • (727) 462-6077

Fax (727) 449-1637

www.ccecu.org

DANA (Day & Night Access) (727) 447-1076

To report lost or stolen MasterMoney Debit or ATM Card 1-800-472-3272



AMERICA'S
CREDIT UNIONS™
Where People Are Worth
More Than Money

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



CU SERVICE
CENTERS.



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



EQUAL HOUSING
OPPORTUNITY

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.