



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

Serving Members Since 1941

Quarterly Newsletter for City County Employees Credit Union

Fourth Quarter 2010

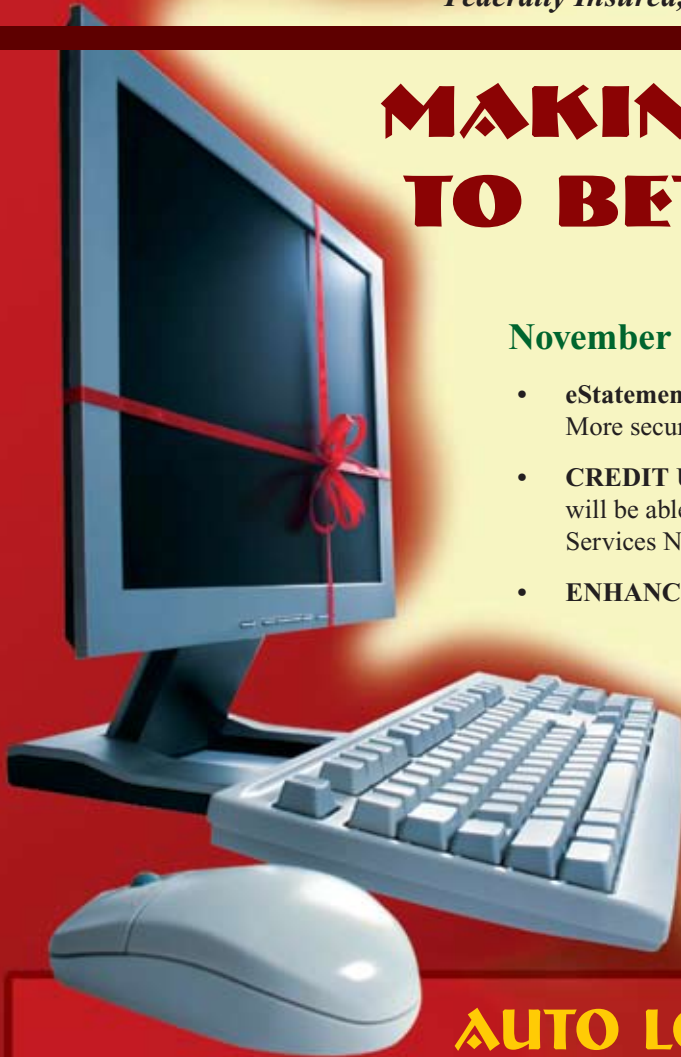
*Federally Insured, Your Funds Are Safe & Secure!*

# MAKING IMPROVEMENTS TO BETTER SERVE YOU!

## A TASTE OF WHAT'S COMING

November 1, 2010 with our Data Processing Conversion...

- **eStatements - SIGN UP NOW!**  
More secure than paper statements and environmentally friendly!
- **CREDIT UNION SHARED SERVICE CENTER NETWORK** CCECU members will be able to make transactions at 4,000 locations nationwide through the CU Shared Services Network. Find your nearest location at [www.creditunion.net](http://www.creditunion.net)
- **ENHANCED ONLINE BANKING/BILL PAY**  
WATCH FOR SIGN UP INSTRUCTIONS to convert to a NEW online banking that lets you move money between CCECU and your account(s) at other financial institutions.



## CCECU - GROWING TOGETHER!

SEE IMPORTANT NOTICE ON BACK PAGE FOR ONLINE BANKING AND BILL PAY...

## AUTO LOAN RECAPTURE PROGRAM

BRING YOUR AUTO LOAN TO CCECU\*

Lower Your Monthly Payment & Get Some Cash! The Sooner You Act... The More Cash You'll Get.

OCTOBER		NOVEMBER		DECEMBER	
Loan Balance	\$\$ Paid	Loan Balance	\$\$ Paid	Loan Balance	\$\$ Paid
\$10,000 & Up	0.50% of Loan Amt	\$10,000 & Up	0.50% of Loan Amt	\$10,000 & Up	0.30% of Loan Amt
<i>Example</i>	<b>0.50%</b>	<i>Example</i>	<b>0.40%</b>	<i>Example</i>	<b>0.30%</b>
\$25,000 Loan	\$125	\$25,000 Loan	\$100	\$25,000 Loan	\$75

\* Applicant must meet Loan Policy Guidelines. \$10,000 Minimum. Certain restrictions apply. Ask for details.

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](http://www.ccecu.org).

# RESOURCES

*Where you can go  
to get help...*

CCECU's mission is to be the lifetime financial partner of our members by delivering Value, Quality and Service. As part of that mission we've compiled a list of resources to assist you in helping your family, friends and coworkers during a financial crisis.

## Homeowner's Hope Hotline

Help to avoid foreclosure  
www.995hope.org

Phone: 1-888-995-HOPE (4673)

## Loan Modification Scam Alert

How to recognize, avoid or report a scam: www.loanscamalert.org

## Credit Counseling and Debt Management Programs

CredAbility: www.credability.org

Family Life Resources:

www.flrministry.com

Phone: 800-553-8621

## Nutritional Assistance/Food Pantries

Florida Association of Food Banks:

www.floridafoodbank.com/6.html

Angel Food Ministries:

www.angelfoodministries.com

## Job Search

Employ Florida Marketplace – links all of Florida's state and local workforce services:

www.employflorida.com

## Other Financial Information

My Money: www.mymoney.gov

Neighbor Works America:

Information about purchasing a home, etc.

www.nw.org/network/consumers

Right at Home: Financial Answers for Homeowners

www.rightathomeanswers.org

# LOAN SPECIALS

## HOLIDAY 3-2-1 LOANS

As easy as 1-2-3!

**12 Months at 3.21% APR\***



## INTRODUCING VISA GIFT CARDS

Don't know what to get for that brother-in-law that seems to already have every gadget ever invented? You know your daughter wants music... last year it was Miley Cyrus... this year you've heard her talking about Lady GaGa... and you're not even sure what Lady GaGa is!\*

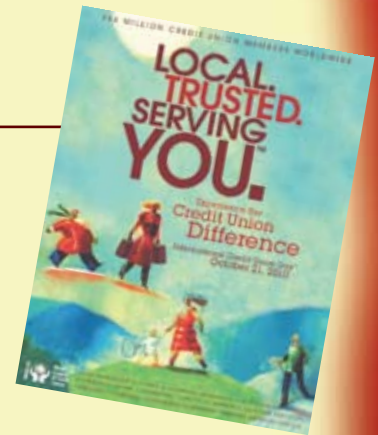
The answer is easy. Purchase VISA Gift Cards for \$4.00 each from CCECU for all those hard-to-shop-for friends and relatives (isn't that almost everyone nowadays?) Save time, money and embarrassment. See us today for your VISA Gift Cards...and just like that...your shopping nightmares are over.

*\*Lady GaGa is a young female pop singer...  
We looked her up on that internet thingy!*

## INTERNATIONAL CREDIT UNION DAY

*October 21, 2010*

**LOCAL. TRUSTED. SERVING YOU.**  
*Experience the Credit Union difference.*



Why do 186 million people worldwide choose a credit union? Community commitment and trustworthy member service are among the many reasons. Combine that with the credit union philosophy of people before profits and it's no surprise that credit unions are the popular choice.

On October 21st CCECU will join 54,000 credit unions from 97 countries and their 186 million members around the world to celebrate International Credit Union Day. Experience the credit union difference.

*10th Annual*

## HOLIDAY PHANTOM LOAN

**Skip-A-Payment in**

**October, November or December\***

- Skip one or two bi-weekly or one monthly payment(s) for only \$25 per loan.
- Interest will continue to accrue on the loan and the loan term will be extended by the number of payments skipped, thus increasing your Total Finance Charge and Annual Percentage Rate you pay on the loan(s).

\*FEES paid by NSF personal check will void this offer, and the due date will be reset to the date the loan payment was due before the due date extension. Offer available only on up-to-date loans with no prior delinquency. Mortgage / Equity Loans / Lines of Credit Loans and No Credit Check Loans are not eligible. Other restrictions apply. \*\*NOTE: Complete the 2010 Holiday Phantom Loan form online or at the Credit Union office. For more than one loan, duplicate the form.

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# MEMBER BENEFITS GROW AS YOUR CCECU RELATIONSHIP GROWS

## GETTING STARTED...

It's never too early to begin your financial education. CCECU wants to teach your children about credit unions and assist our young members in establishing good savings habits. We want to begin a relationship that will last a lifetime. With this in mind, CCECU has instituted two programs designed to do just that.

### YOUNG MILLIONAIRES CLUB

Specially designed Savings Account for members under age 18. Call or stop by the credit union for more details.



### SMART BEGINNINGS



A Money Management mentoring program (parents as mentor and guarantor) for members between the ages of 16 -18. Includes a Checking Account and ATM Card. Call or stop by the credit union for more details.

### INVEST IN AMERICA INTRODUCES SHOP AMERICA!

*Save \$\$\$ Earn Rewards*

Now, in addition to the discounts offered by Invest in America on vehicles, Sprint, FTD Florists and more... you can save money by shopping online with ShopAmerica.

Many people shop online these days. Through Shop America, CCECU members like you have access to more than 1,200 online retailers, including some of the largest and most popular, giving you major discounts when you shop. And, every time you earn \$10 or more in cash back, you'll get a check as a thank you!

So whether you are looking to shop online with Target, Nordstrom's, Home Depot, Best Buy, Apple or hundreds of other stores, you can get paid to shop!

Simply click on the Invest in America banner on our web page [www.ccecu.org](http://www.ccecu.org) and begin saving TODAY!



## SHARED BRANCHING

*CCECU is where YOU are.*

Coming November 1, 2010, CCECU will serve the financial needs of its members throughout Florida and across the country. We will be joining Shared Branching – making nearly 4,000 branches across the country available for members to use!

### WHAT IS SHARED BRANCHING?

Shared Branching is a network of credit unions across the country that allow you to conduct transactions at their branches just as if you were at CCECU. The network is made up of nearly 4,000 branches nationwide, over 250 in Florida.

### HOW DOES SHARED BRANCHING WORK?

Using Shared Branching is as simple as performing a transaction at CCECU.

1. Locate a Shared Branch at our website [www.ccecu.org](http://www.ccecu.org), or call 800-919-CUSC (800-919-2872).
2. Provide your CCECU Account # and Photo ID to the Shared Branch teller.
3. Perform your transaction just as if you were at CCECU.

### HOW MUCH DOES SHARED BRANCHING COST?

Shared Branching is completely FREE to members of CCECU. Additional charges may apply for extra services, such as traveler's checks or statement copies.

### WHAT TYPE OF TRANSACTIONS CAN I PERFORM?

You can deposit and withdraw money, transfer funds, make loan payments and more. You cannot apply for a loan, open a new account or add on additional CCECU specific services.

### HOW DO I SIGN UP?

After November 1, 2010, all members of CCECU will be automatically enrolled in Shared Branching. There are no forms to sign. Simply locate a Shared Branch near you and conduct business as normal.

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# YOU'RE GONNA' BE IN PICTURES!

As added Security on our new data processing system, we will be adding your photo to our pop-up screen. Rest assured you will not see it on Facebook or anywhere on the internet ...it is stored only on our secure system. When we say "SMILE, you're on Candid Camera.", you can SMILE knowing CCECU guards your accounts as if they were our own.

## ONLINE BANKING & BILL PAY

**ONLINE BANKING AND BILL PAY WILL BE DOWN  
FRIDAY, OCTOBER 29 – MONDAY, NOVEMBER 1, 2010  
DURING OUR CONVERSION WEEKEND.  
WE APOLOGIZE FOR ANY INCONVENIENCE.**

### REMEMBER:

- 1) Print a copy of all your payees and recurring bill payments for quick re-enrollment onto our new system November 1st.
- 2) Reschedule any recurring payments which are scheduled to occur after October 28th. You can pay them early, or you can reschedule them once the new system becomes available November 1st.

If you have any questions or need assistance, please call the Credit Union office at 727-442-7746.

**CCECU FEE CHANGE NOTICE**  
**Returned Loan Payment Fee: \$30.00**

*Happy Holidays  
from CCECU*

## HOLIDAYS

Columbus Day, Monday October 11, 2010

Daylight Saving Time Ends  
Sunday, November 7, 2010

Veterans Day, Thursday, November 11, 2010

Thanksgiving, Thursday, November 25, 2010

Christmas Eve, Friday, December 24, 2010

New Years Eve, Friday, December 31, 2010  
Drive Up Open 8 a.m. to 2 p.m. - Lobby Closed

Martin Luther King Jr. Day,  
Monday, January 17, 2011

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



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



## DIVIDEND INTEREST RATES

The Board of Directors authorized the following dividends/interest for September 21, 2010 on Credit Union share accounts.

Rate	APY	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
0.400%	0.401%	97 Lighthouse (3)
0.350%	0.350%	Builder CD (4)
0.650%	0.652%	6 Month Certificate (5)
0.845%	0.850%	12 Month Certificate (5)
1.195%	1.200%	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 9/21/10. 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	Yvette DeRollo
Director	Mark Tedder

## 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 • 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

**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. And terms are subject to change. Must meet loan policy guidelines. Ask Shelly for details. Thank you.