

CCECU

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

Serving Members Since 1941

Quarterly Newsletter for City County Employees Credit Union

Third Quarter 2010

Federally Insured, Your Funds Are Safe & Secure!



Go Electronic and **SAVE...SAVE...SAVE!**

Our motto: "Blending Technology with Personal Service" represents more than just a bunch of fancy words. It's our promise to you.

Electronic Services means accessibility 24/7...
MasterCard Debit/ATM Cards -
Convenience, without having to carry a lot of cash!

iDana - FREE Online Banking -
Day and Night Access Anytime. Any Place!

Mr. PYB - Pay Your Bills Online for FREE!

**Open a Checking Account or
Add Online Bill Pay to your current CCECU Checking and
get 1.00% off your APR on your Next CCECU Personal Loan*!**

Members love our personal service.
**Talk to REAL PEOPLE during business hours...
no automated telephone answering machine!**

COMING SOON... 4000 LOCATIONS TO SERVE YOU

See Page Three for Other Enhancements Coming November 1st.

*May not be combined with other discounts. Minimum loan amount \$1,000. Certain restrictions apply.

**It's SO
Summer...**
and we're
SLASHING loan rates
by **1.0% APR***!

WEDDINGS!
VACATIONS!
BACK-TO-SCHOOL!
HOME IMPROVEMENT
(Hurricane Readiness!)

*Personal Loans only. Minimum Loan \$1,000. Offer expires September 30, 2010. Certain restrictions apply. 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.

An Apology to our Debit Cardholders

Late 2008, a number of our members (30+) fell victim to a counterfeit card ring which generated thousands of dollars in fraudulent charges. OUR MEMBERS LOST NO MONEY; CCECU refunded all fraudulent charges. After per card and other deductibles, CCECU's loss was approximately \$8,000.

Our "solution" to the problem, intended to protect our members and their Credit Union, was to lower transaction limits and block those merchants where much of the fraud was perpetrated due to their (the merchants) irresponsible failure to check cardholder identification. Unfortunately, this solution had the painful side effect of MEMBER INCONVENIENCE, which is contrary to CCECU's principle, "*Blending Technology with Personal Service*".

For that, we apologize. In an effort to provide you tangible evidence of our apology, and to regain your faith and trust in CCECU, and your checking account business, we have made the following changes:

- Unblocked merchants (with the exception of gambling establishments, required by regulation); and...
- Increased transaction limits.

Traveling abroad? While international transactions remain blocked, EXCEPTIONS can be made if we have your travel dates, destination, and a phone number to reach you. Provided your destination is not a country blocked by regulations, we can temporarily authorize transactions originating from your travel destination.

We appreciate your membership and value your business. If you have any comments or questions, feel free to contact us. We're Listening.

Thank you.

Exciting "New" Enhancements Coming November 1st...

*with CCECU's
Data Processor Conversion.*

- E-Statements (electronic statements - Go Green).
- Transfer funds to/from other financial institutions into your CCECU account.
- 4000 Locations to Serve You, through Credit Union Shared Services network; [find a location more convenient to your work or home!](#)

IMPORTANT NOTICE:

Did you know Reissued Debit Cards have your original PIN #? If you changed your Debit Card PIN # at CCECU, you will need to change it each time the Card is reissued.

Lost or Stolen Debit Cards?

Replacement Debit Cards will take up to 14 days. During this time the Credit Union will release funds to you for your financial needs while continuing to monitor the account, along with getting the fraudulent transaction amount, if any, back to your account as soon as possible.

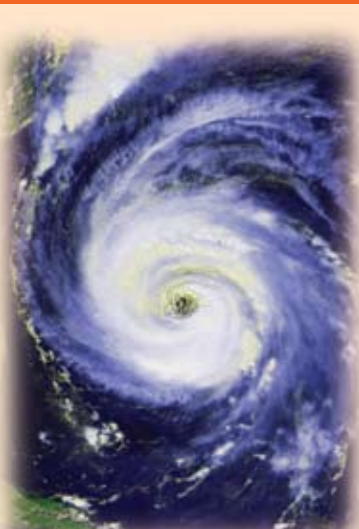
Friendly Reminder...

Are your Beneficiaries up to date?

Who did you name as your beneficiary when you opened your CCECU account? If you don't remember, the time to check is NOW. It's too late after you're gone.

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Important Memo To Members:

It's Hurricane Season - Are You Prepared?

Pre-Planning CANNOT be stressed enough. Victims of hurricanes know that having cash on hand is critical! The time to prepare is BEFORE the storm. The Credit Union may not be operative immediately afterward. There may be no power. The building may be damaged or destroyed. Until the ALL CLEAR SIGNAL is given, police will prohibit travel. Cash withdrawal amounts may be

limited, depending on the amount of cash the Credit Union can reasonably have on hand or gain access to. **YOU MUST PREPARE IN ADVANCE.**

WHEN A WATCH IS ISSUED: The Credit Union will extend office hours as is reasonably safe to do so. However, good planners will add CASH to their PRE-HURRICANE Checklist, along with water, food etc. If you don't have an emergency cash fund, get pre-approved now for a Disaster Loan. Those members with Pre-Approved Disaster Loans will receive priority loan service.

WHEN A WARNING IS ISSUED, THE CREDIT UNION WILL CLOSE: While we will re-open to the membership as quickly as possible, our primary concern will be the safety of our employees and their families. Much will rely on the amount of physical damage incurred, the availability of power, telephone communications, etc...

IN SUMMARY - BEFORE THE STORM: OBTAIN CASH

(Note: Emergency cash withdrawals may be temporarily limited to \$300.00)

Maintain an ATM/Debit Card as a backup only. (While some areas may have power, demand will be high and cash deliveries may be limited.) Carry an alternative payment method.

IF YOU HAVE NO EMERGENCY CASH FUND, AND WILL RELY ON CREDIT, GET PRE-APPROVED FOR A DISASTER LOAN NOW.

REMINDER: Disaster Loans must be pre-approved each year, so be sure to get pre-approved for the 2010 Hurricane Season.

Question? Call YOUR Credit Union to answer any questions regarding hurricane procedures.

HOLIDAYS

Independence Day, Monday, July 5, 2010
Labor Day, Monday, September 6, 2010

DIVIDEND INTEREST RATES

The Board of Directors authorized the following dividends/interest for June 16, 2010 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
0.550%	0.551%	97 Lighthouse (3)
0.600%	0.602%	Builder CD (4)
0.650%	0.652%	6 Month Certificate (5)
0.990%	1.000%	12 Month Certificate (5)
1.390%	1.400%	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 6/16/10. 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. Rates and terms are subject to change. Must meet loan policy guidelines. Ask Shelly for details. Thank you.

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

