



SMART Choices NEWSLETTER

FALL EDITION 2024

MESSAGE FROM THE PRESIDENT: Special Merger News

Together, we are about to embark on a significant milestone in our credit union's history.

Last month you received our communication with the exciting announcement about our intent to merge with Florida-based Launch Credit Union. This partnership represents a community-focused effort that would allow the combined organization to expand its community presence and outreach, financial wellness initiatives, and provide access to quality financial products and services throughout Brevard and Volusia counties.

While the merger is in its preliminary stages, we believe combining our resources and expertise with Launch will create a stronger, more resilient credit union.



We want to assure you our commitment to personalized service and our focus on the community will remain at the core of everything we do. Our goal is to ensure a seamless

transition and to keep you informed every step of the way.

As we move forward with this exciting opportunity, we will continue to provide updates and detailed information about what this means for you. Continue to visit our website for the most up to date information.

Thank you for your continued trust and support. We look forward to building a brighter future together.

Laurie Cappelli, President/CEO

More info about the intent to merge on reverse.

Relax

knowing your money is growing!

Introducing...
Community Credit Union of Florida's
HIGH-YIELD ACCOUNT

Earn up to
4% APY¹



Scan to learn more.



- ✓ The more you save, the more you earn.
- ✓ Access your funds when you need them without penalties.
- ✓ Direct deposit is available sooner with Early Payday.²
- ✓ Enjoy peace of mind know your funds are insured by the NCUA.

FEDERALLY INSURED BY NCUA

¹APY=Annual Percentage Yield. Rates as of October 1, 2024. Rates are subject to change without notice. Amount of dividend is based on your average daily balance for the month. The minimum deposit required to open is \$25. Avoid a monthly service fee of \$25 by maintaining a minimum daily balance of \$10,000. ²Early Payday is based on the date that your employer or other direct deposit source sends CCU Florida the funds for your deposit. The actual delivery dates may vary in the event of holidays and other occurrences.

Earn Even More on Your Free Checking Plus Account

Effective October 1, 2024, your Free Checking Plus account will earn **2.50% APY on balances up to \$10,000.*** (Formerly up to \$5,000.)

Just use your debit card 20 times each month to earn interest. Not a debit card user? No worries. The account is still free as usual.

*APY=Annual Percentage Yield. Rates are subject to change.

\$200 Cash Back Has Returned

Before you purchase a vehicle or refinance your existing vehicle loan with another financial institution, check out Auto Financing with CCU Florida.

- Get \$200 cash back¹
- Make no payments for up to 120 days²
- Great credit union rates
- Monthly, weekly, or bi-weekly payments.



¹Minimum loan balance of \$10,000 to receive cash back. For purchase loans, cash is available only for financing initiated directly with CCU Florida, not financing obtained at a dealership. Cash bonus will be deposited to the Savings Account on the 5th business day of the month following the loan closing. For refinanced loans, existing CCU Florida loans are not eligible. ²Optional. Interest accrues from date of loan contract. Loan approval required. Limited time offer.

TWO CREDIT UNIONS: UNITING FOR SUCCESS

As a continued member, there will be many benefits that result from our merger. Here is what you can expect:

EXPANDED BRANCH ACCESS

Enjoy an extensive network of 22 branches across Brevard and Volusia counties – offering greater convenience for your needs. All CCU Florida locations will remain open.

ADDITIONAL SOLUTIONS

As a larger organization, we would achieve greater operational efficiencies, allowing us to offer an even more robust product and service line and return additional member value.

A SEAMLESS TRANSITION

We understand change can raise questions. We will continue to keep you informed of developments along the way. A dedicated merger page, including FAQs, and the most up-to-date information is available from our website at pages.ccuFlorida.org/together

SAME KNOWLEDGEABLE, FRIENDLY EMPLOYEES

All CCU Florida employees will continue to have jobs in the new organization and will benefit from the enhanced career opportunities of a larger institution.

UNWAVERING COMMUNITY FOCUS

Our long history of commitment to the local community will remain steadfast.



CCU Florida (left) & Launch CU (right) staff volunteering at backpacking events for The Children's Hunger Project.

BUSINESS AS USUAL

While we work through the merger approval process, we want to assure you that it is business as usual at our credit union. All services, branches, accounts, and operations will continue without interruption. Your needs remain our top priority and we are committed to providing the same high level of service you expect.

ANTICIPATED TIMELINE

The intent to merge is currently still under review by our Board of Directors as we work through due diligence. Once the Board officially approves the merger, it must then be approved by our regulators, the National Credit Union Association (NCUA). Once we have regulatory approval, members will vote to proceed with the merger. We anticipate an official merger date in mid/late 2025. Rest assured, we'll communicate important dates, changes and next steps. In the meantime, continue banking with us as usual.

About

LAUNCH CREDIT UNION

Established in 1963, Launch Credit Union has provided quality financial products and exceptional service to its members. From their start at Kennedy Space Center to their growth into Volusia County and into the present day, their goal has always been to serve members with a wide variety of excellent products, great rates, and exceptional member service.

Launch Credit Union offers many online and electronic services to access your money anywhere, any time. But for those who prefer face-to-face service, their doors are always open. Launch Credit Union was recently named to Newsweek's "America's Best Regional Banks and Credit Unions" for 2024.

For more information, visit www.LaunchCU.com.



NO-COST FINANCIAL COUNSELING

Schedule an appointment to visit any branch location. Use our easy online scheduling tool online or by calling 321.690.2328.

SHOP SMART THIS HOLIDAY SEASON

As you begin shopping for the upcoming holidays, or even that Fall or Winter vacation, make sure you are carrying and using the right credit card.



Don't keep paying high interest rates on retail store cards. Instead get a **CCU Florida VISA® Platinum credit card with an introductory rate of 2.99% APR for six months** on purchases, balance transfers and cash advances. After six months, rates range from 12.99% - 24.99% APR.*

Check out these great features:

- ✔ No annual fee
- ✔ No fee for cash advances
- ✔ The security and worldwide acceptance of EMV chip technology
- ✔ Free SecurLOCK™ card control app
- ✔ Free travel accident insurance

Apply online, on the CCU Florida mobile app, by phone, or at your favorite branch.

*Applicable to new credit cards only. Limited time offer. Introductory rate is for 6 billing cycles and is based on creditworthiness. Does not apply to existing credit card balances.



MARK YOUR CALENDAR

- Oct 8: FAFSA Webinar
 - Oct 14: Columbus Day / Closed
 - Oct 17: FAFSA Webinar
 - Oct 19: Shred Event / 9am-Noon
Titus Landing, Titusville
 - Oct 23: Homebuying Seminar
 - Nov 11: Veteran's Day / Closed
 - Nov 12: Holiday Scams Webinar
 - Nov 16: Shred Event
Viera West Branch
 - Nov 21: Holiday Scams Webinar
 - Nov 28: Thanksgiving / Closed
 - Nov 29: Branches Close at 2pm
 - Nov 30: Branches Closed
 - Dec 7: Shred Event
Palm Bay Branch
 - Dec 10: Trim Your Budget Webinar
 - Dec 19: Trim Your Budget Webinar
 - Dec 24: Branches Close at 2pm
 - Dec 25: Christmas / Closed
 - Dec 31: Branches Close at 2pm
- Register to shred events & webinars @ ccuFlorida.org/events**

BRANCH CLOSURE

The Viera branch located at **7380 Murrell Road, Ste 102 closed, effective October 1, 2024.**

The ATM machine on the North side of the building will continue to be available.

Please visit us at these nearest branch locations:

- 5340 Stadium Parkway, Viera
- 5525 N. Wickham Road, Melbourne