

The Bottom Line

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Phone:
850-474-0970
800-375-2235

Magical Telephone System:
850-479-4295

Bill Payer Phone Service:
866-841-1251

24-Hour Visa Card Service:
800-682-6075

Website:
www.ccufi.org

Email:
ccu@ccufi.org

Mail:
P.O. Box 17048
Pensacola, FL 32522

Upcoming 2010 Holiday Closings

- July 5, 2010**
Independence Day
- September 6, 2010**
Labor Day
- October 11, 2010**
Columbus Day
- November 11, 2010**
Veteran's Day
- November 25 & 26, 2010**
Thanksgiving
- December 23 & 24, 2010**
Christmas
- December 31, 2010**
New Year's Day

We will serve the needs of our members beyond their expectations.

As of May 31, 2010

Assets	\$109,865,183
Savings	\$96,723,631
Loans	\$59,926,832
Membership	13,301

Go Green & Bundle With Us!

Opportunity Drawing for a 32" HDTV...

Receive your first entry by bundling a **Checking Account, E-Statements, and a Visa Credit Card.** You can receive additional entries for adding services!

Three televisions will be given away! Opportunity drawings will be held in July, August, and September 2010. Visit us on the web or call for more details.

Verification of eligibility will be reviewed at the time of the opportunity drawings. CCUFL employees, Board of Directors, and their families are not eligible. One prize per person. Other restrictions apply. Ends August 31, 2010.



Introducing the "Green Auto Loan"



Receive a **1% APR* decrease** on your auto loan rate when you purchase a vehicle considered environmentally friendly by the Environmental Protection Agency. To receive this decrease the vehicle must qualify under the EPA website (www.epa.gov) as Smartway or Smartway Elite.

Apply online at www.ccufi.org or give us a call at **850-474-0970** or **800-375-2235**.

*APR=Annual Percentage Rate. Green Auto Loan excludes existing Central Credit Union loans and any other discounts. Rate based on individual credit approval.

Youth Members...

Enjoy the Value of Credit Union Membership

Youth Month Opportunity Drawing



Congratulations to Taylor Hunley & Charles Baldwin

Each of these youth received a Nintendo DSi.

Central Credit Union/Cat Country Coloring Contest



Congratulations to Connor Stuckey & Nichole Harrell

Each of these youth received a \$25.00 deposit to their savings account & a \$100.00 Certificate of Deposit.

How will you expect your debit card to work on August 15, 2010?



An Important Change May Limit Your Overdraft Coverage. Your Action Required.

You **expect your overdraft plan to save you** from an embarrassing moment in the checkout line. You **expect to have access to your overdraft plan** when you need to complete a transaction in an emergency situation. But, if you don't opt-in and tell us that you want to keep covering your ATM and one-time debit card transactions under your Overdraft Privilege Plan, as of August 15, 2010 you can **expect to be declined** for these transactions if you don't have adequate funds in your account. To keep from having an interruption in your account services, call us at **850-474-0970** or **800-375-2235** to opt-in.

Board of Directors

Juanita Ashley- Chairman
Bob Douglas- Vice Chairman
John Scott- Treasurer/Secretary
John Keith- Director
Andrea Farage - Director

Executive Staff

Carolyn Dwelle- President/CEO
Kathy Davis- VP/CFO
Vonda Phetteplace- VP Administration
Teresa Loy- VP Lending
Maggie Whetzel- VP Compliance

Managers

Lucretia Pfeiffer- Administration
Brenda Woolum- Member Relations
Michelle Golson- Loans
Becky Biggs- Account Resolution
Damaris Gonzalez- Marketing
Diane Burleson- Accounts Payable
Lela Yeargain- Systems
Tammy Smith- Card Services
Shelly Pendexter- Jax Accounts

Central Locations to Serve You

Main Office
6200 N. W St.
Pensacola, FL 32505

Downtown Office
308 N. Spring St.
Pensacola, FL 32501

Cordova
4964 Bayou Blvd.
Pensacola, FL 32503

Fox Run
9470 Fox Run Rd.
Pensacola, FL 32514

Panama City
637 Hwy. 231 (Mariner Plaza)
Panama City, FL 32405

If you are unable to visit a Central Credit Union branch, log on to www.creditunion.net or phone 1-800-919-2872 for a Shared Branching location near you.



Visit us on the web:
www.ccufi.org

Lobby Hours :

8:00 - 4:30 : Monday, Tuesday, Thursday, Friday
8:00 - 2:00 : Wednesday
Drive Thru (Main, Cordova, Fox Run) :
7:30 - 5:00 : Monday - Thursday
7:30 - 6:00 : Friday

Community Involvement

Central Credit Union believes in the credit union philosophy of “people helping people.”

We are proud to give our support to these local charity and non-profit organizations in our community.

- American Cancer Society (Relay for Life)
- American Heart Association
- Big Brothers/Big Sisters
- Council on Aging
- Epilepsy Foundation of NW FL
- Gulf Coast Kids House
- Junior Achievement of NW FL
- March of Dimes
- Mental Health Association of NW FL
- Northwest Florida Blood Bank
- Pensacola News Journal (Partners in Education)
- Ronald McDonald House
- St. Andrew’s Bay Center (Panama City)
- United Way (Poverty Exploitation/ Bridges Over Circles)
- United Way (VITA Program)
- University of West FL College Reach Out Program

Summer/Back 2 School Loan

\$1000.00
12 months



6% APR*

*APR=Annual Percentage Rate

“Just Because” Loans...

Just because you need a vacation...
Just because you need back to school items...
Just because you want to consolidate your high interest loans...



Whatever your “just because” is, we offer a fixed rate “Just Because” loan.

*APR=Annual Percentage Rate

It’s That Time Again...

Central Credit Union has a **Business Continuity Plan** ready to implement should a disaster occur. Under a *Hurricane Watch* the credit union will extend its hours as it is reasonably able in order to serve members. In the event of a *Hurricane Warning*, the credit union will close. We will reopen as quickly as possible to serve members; however, our primary concern will be the safety of our employees and their families. The ability to reopen our office will depend greatly on the amount of physical damage that has occurred to our buildings and equipment, the availability of power and/or telephone communications, and how quickly local authorities are able to clear safety hazards from areas around credit union branches. Members will be notified via media and/or posting on the credit union’s website, if possible.



Don’t Throw Away Your Money!

Dormant Accounts

Your share account becomes dormant when there has been no monetary activity on the account for 12 months. Once the account becomes dormant, we will mail a letter to the account owner advising that a \$25 per month dormant fee will be assessed. If the account remains dormant for 5 years, it is considered abandoned (unclaimed) and the funds in the account must be turned over to the State of Florida as stated in Florida Statutes Chapter 717. Dormant accounts require photo ID and a monetary transaction to release the dormancy status.

