



1962 - 2012

The Bottom Line

Celebrating 50 years in 2012

Join us in celebrating our 50th anniversary. Throughout 2012 we will have giveaways, chances to win prizes and much more! Check out ccufl.org and Facebook to see what's happening and for an opportunity to win prizes from YOUR credit union. We could not have done it without you. Thank you!

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

24-Hour Debit/ATM Card Service:
800-472-3272

Website:
www.ccufl.org

Email:
ccu@ccufl.org

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

Helping our Community



Pensacola Breast Cancer



UWF Fall Frenzy



Kaps for Kids



Ronald McDonald House Tiger Trot



UWF Argonauts 5K

Upcoming 2012 Holiday Closings

January 2
- New Year's Day
January 16
- MLK Jr. Day
February 20
- President's Day
May 28
- Memorial Day

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

Making a difference in the lives of our members and the community is what we strive to do...

5% Bonus Dividend Credited on December 31, 2011

All members with a non-interest bearing checking account received a **5% APR*** bonus dividend. Dividends were calculated on your average daily balance, up to \$1,000, for the last 90 days. Business and Pioneer Checking accounts were excluded. Another way of serving our members' needs beyond their expectations!

Save the Date



Annual Meeting

Central Credit Union of Florida will hold its Annual Membership Meeting on April 19, 2012 at Scenic Hills Country Club, 8891 Burning Tree Road, Pensacola. The meeting will begin at 5:30 PM and refreshments will be served.

The State of Florida approved the By Law amendment that states elections will not be conducted by ballot and no nominations from the floor will be made if the committee nominee equals the vacancies. However, nominations may also be made by petition signed by 1% of the membership (with minimum of 20 and a maximum of 500), statement of qualifications, biographical data, and signed certificate from the nominee and notification to the Secretary of the Credit Union at least 40 days before the annual meeting. Closing date to receive nominations by petition will be March 1, 2012.

The Nominating Committee submitted to the Board of Directors their nominee to fill the vacancy on the Board. This year's nominee is Juanita Ashley, incumbent.

Notice Regarding Non-Visa Pin-less Debit Transactions

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number, or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of-sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the ACCEL/Exchange network.

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks.

*APR =Annual Percentage Rate

As of November 30, 2011

Assets	\$114,589,236
Savings	\$99,990,724
Loans	\$60,710,065
Membership	13,199

Sprint

Credit Union Members Save 10% with Sprint.

JOIN THE CONVERSATION



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 Langford- Administration
Brenda Woolum- Member Relations
Michelle Golson- Loans
Becky Biggs- Account Resolution
Damaris Gonzalez- Marketing
Diane Burlison- Accounts Payable
Lela Yeargain- Systems
Tammy Smith- Operations
Shelly Pendexter- Shared Services
Todd Cunningham- Branch Relations

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.ccufl.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

Dormant Accounts



Don't throw away your money!

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.

NCUA Insurance Coverage for Transaction Accounts

For purposes of share insurance coverage, Central considers all transaction accounts (except the Plus checking account) to be interest-bearing. As such, these transaction accounts are excluded from the unlimited temporary insurance coverage available through December 31, 2012 but are included in the coverage of at least \$250,000 available to members under the NCUA's general share insurance rules. For more information about NCUA share insurance coverage, visit www.ncua.gov or call member services.

Regulation E-Billing Error Notice

In case of errors or questions about your electronic transfers telephone us at (850) 474-0970 or (800) 375-2235, write us at P.O. Box 17048, Pensacola, FL 32522, or e-mail us at ccu@ccufl.org as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Regulation Z-Billing Error Notice

This notice contains important information about your rights and our responsibility under the Fair Credit Billing Act.

Notify Us in Case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 17048, Pensacola, FL 32522. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- (1) Your name and account number.
- (2) The dollar amount of the suspected error.
- (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct. After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

Special Rule for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

- (a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and
- (b) The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.



"Federally insured by NCUA."



Additional coverage up to \$250,000 provided by Excess Share Insurance Corporation, a licensed insurance company.