



**ATM and Visa debit cards can be used FREE
of charge at the following locations...**

Pensacola	Address	Service
Central CU of FL	6200 N. W St	Drive-up
Central CU of FL	308 N. Spring St	Drive-up
Central CU of FL	Cordova Mall	Drive-up
Central CU of FL	9470 Fox Run Rd	Drive-up
Gulf Winds FCU	220 E. Nine Mile Rd	Drive-up/Accepts Deposits
Gulf Winds FCU	1444 Creighton Rd	Drive-up/Accepts Deposits
Gulf Winds FCU	400 West Garden Street	Drive up/Accepts Deposits
Gulf Winds FCU	5996 N. Blue Angel Pkwy	Drive-up/Accepts Deposits
Harvesters FCU	1990 North E Street	Drive-up
Harvesters FCU	8001 N. 9th Ave	Drive-up
Harvesters FCU	1350 W. Nine Mile Rd	Drive-up
Harvesters FCU	9285 W. Hwy 98	Drive-up
Harvesters FCU	W. Fl Hospital Cafeteria	Walk-up
Members First CU of FL	7176 N. 9th Ave	Walk-up/Accepts Deposits
Members First CU of FL	250 W. Airport Blvd	Walk-up/Accepts Deposits
Members First CU of FL	4240 W. Fairfield Dr	Walk-up/Accepts Deposits
Members First CU of FL	251 W. Garden St.	Drive-up/Accepts Deposits
My Pensacola CU	108 S. Reus St	Drive-up/Accepts Deposits
FL State Employees FCU	1645 E. Nine Mile Rd	Drive-up

Cantonment	Address	Service
Harvesters FCU	400 Hwy 29 South	Drive-up

Gulf Breeze/Navarre	Address	Service
Gulf Winds FCU	1300 Shoreline Dr	Drive-up/Accepts Deposits
Santa Rosa County FCU	4934 Gulf Breeze Pkwy	Drive-up/Accepts Deposits

Pace	Address	Service
Harvesters FCU	4487 Hwy 90	Drive-up
Santa Rosa County FCU	3772 Hwy 90	Drive-up/Accepts Deposits

Milton	Address	Service
Gulf Winds FCU	5850 Hwy 90	Drive-up/Accepts Deposits
Members First CU of FL	5005 Hwy 90	Drive-up/Accepts Deposits
Santa Rosa FCU	5909 N. Stewart St	Drive-up/Accepts Deposits
Santa Rosa FCU	6499 Caroline St	Drive-up/Accepts Deposits

Atmore	Address	Service
Gulf Winds FCU	201 S. Main St	Drive-up/Accepts Deposits

Brewton	Address	Service
Gulf Winds FCU	2580 Douglas Ave	Drive-up/Accepts Deposits

Jay	Address	Service
Santa Rosa CU	3918 Hwy 4	Drive-up/Deposits

Other ATM Locations Owned by Gulf Winds

Location	Address	Service
Ellyson Park	9101 Roe St	Drive-Up

Panama City ATM Locations

Panama City	Address	Service
Central CU of FL	2615 Hwy 77	Drive-up
Bay Credit Union	601 Highway 231	Drive-up/Accepts Deposits
Innovations Credit Union	700 W. 23rd St	Drive-up/Accepts Deposits
Innovations Credit Union	1038 Harrison Ave	Drive-up/Accepts Deposits

Panama City Beach

Bay Credit Union	7713 Front Beach Rd	Drive-up/Accepts Deposits
Innovations Credit Union	910 Thomas Dr	Drive-up/Accepts Deposits
Innovations Credit Union	17900 PC Beach Pkwy	Drive-up/Accepts Deposits
Innovations Credit Union	22023 PC Beach Pkwy	Drive-up/Accepts Deposits

More Locations



Callaway Bay Credit Union Innovations Credit Union	Address 103 South Tyndall Pkwy 864 N. Tyndall Pkwy	Service Drive-up/Accepts Deposits Drive -up/Accepts Deposits
Lynn Haven Innovations Credit Union	Address 2250 South Hwy 77	Service Drive-up/Accepts Deposits

The below Logos will help you to identify surcharge-free and deposit taking machines:



The below Logos are other ATM Networks that can be used



Phone: 850-474-0970 or 1-800-375-2235
Website: www.ccufl.org



ATM User Precautions

As with all financial transactions, please exercise discretion when using an ATM. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare all your transactions at home (e.g. filling out a deposit slip) to minimize your time at the ATM.
2. Mark each transaction in your account record, but not while at the ATM. Always save your ATM receipts. Don't leave them at the ATM because they may contain important account information.
3. Compare your records with account statements you may receive.
4. Don't lend your ATM/Visa debit card to anyone.
5. Remember, do not leave your card at the ATM.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM/Visa debit card as though it were cash. Don't tell anyone your PIN. Don't give anyone any information regarding your ATM/Visa debit card or PIN over the telephone. Don't write your PIN where it can be discovered (e.g. don't keep a note of your PIN in your wallet or purse).
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM/Visa debit card or it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic funds transfer for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don't accept assistance from anyone you don't know when using an ATM.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might want to consider using another ATM or coming back later.
12. Don't display your cash. Pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM to be safe and convenient to you. Therefore, please tell us if you know of any problem with the facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.