

# "The Bottom Line"

ccufl.org

**CENTRAL**  
CREDIT UNION OF FLORIDA  
*You Belong.®*

## December 2020

**OUR MISSION:** We will serve the needs of our members beyond their expectations.

**OUR VISION:** To be the community credit union of choice providing financial opportunities that last a lifetime.

### UPCOMING HOLIDAY CLOSINGS

*New Years Day*  
JANUARY 1, 2021

*Martin Luther King, Jr. Day*  
JANUARY 18, 2021

*Presidents' Day*  
FEBRUARY 15, 2021

*Memorial Day*  
MAY 31, 2021

### PHONE

(850) 474-0970

(800) 375-2235

### ACCESS BY PHONE

(850) 479-4295

(800) 375-2235, option 3

### BILL PAYER PHONE SERVICE

(866) 841-1251

### LOST/STOLEN VISA CREDIT, DEBIT & ATM CARD SERVICE

(888) 297-3416

### CARD ACTIVATION/PIN CHANGE

(800) 290-7893

### WEBSITE

www.ccufl.org

### EMAIL

ccu@ccufl.org

### MAIL

P.O. Box 17048

Pensacola, FL 32522

## 2020 AT CENTRAL

Dear Members,

During this time, as we learn more about the fast-spreading Coronavirus disease (COVID-19), Central Credit Union of Florida is here to ensure that your finances remain secure. Our main priority is the health and welfare of our members, staff, and the communities in which we live and serve. We have made adjustments to enable our members the access necessary to complete their financial needs.

Even with the challenges we faced, Central was able to bring new products and services such as enhanced E-Branch and Mobile App, new Visa Extra Awards, Digital Wallet, E-Learning financial educational opportunities and more. But most important is our one-on-one service by our staff, if you need assistance with a new service or product or an existing one just give us a call or stop by any location.

Our staff continues to serve; even with the restrictions on volunteer services we were able to give back over \$26,000 in the Pensacola and Panama City area.

We hope everyone remains safe and healthy during the holidays.

Sincerely,  
C. Dwelle  
President/CEO

## CCUFL BOARD OF DIRECTORS

It is with regret that we announce the resignation of our Board member John Scott. John served on our board since 1987 and has played a major role in the success of Central. As a local CPA and his work with local non-profits he brought a lot of expertise and experience to the Board of Directors. He will be greatly missed but he will continue to serve our credit union as an active member.

The Nominating Committee submitted to the Board of Directors the nominees to fill the vacancies on the board. The nominees are Juanita Ashley and John Coe, both incumbents. Juanita Ashley, incumbent, has served on the board of Central Credit Union since 1986 and John Coe, incumbent, has served on the board of Central Credit Union since 2020. Elections will not be conducted by ballot and no nominations from the floor will be made when the committee nominees equals the vacancies. However, nominations may be made by petition signed by 1% of the membership (with minimum 20 and a maximum of 500), statement of qualifications, biographical data, and signed certificate from the nominee submitted to the Nominating Committee. Closing date for receipt of nominations by petition will be February 5, 2021.

## BEST OF THE BAY 2020

We are very proud to be a Finalist in the 2020 Best of the Bay Readers' Choice Awards, which were announced in October.

It is such an honor to be recognized by the community and know that our mission of serving members beyond their expectations is noticed. We know that this would not be possible without our loyal members and we greatly appreciate your membership and support.



## RETIREMENT BEST WISHES

Please join us in extending best wishes to Diane Burluson, who is retiring from our credit union family on December 31, 2020. Diane has been a part of our team since 1987 and has played a vital role in our success. Most of her career was in Accounts Payable and the operations functions of the credit union. In addition to her incredible competence and skill, she has been a friend to all with her thoughtfulness and quiet encouragement. We all want to wish Diane well as she starts a new chapter in her life.



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### 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 transaction. 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 CO-OP 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.

### Regulation E-Billing Error Notice

In case of errors 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](mailto: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

Your Billing Rights: Keep This Notice for Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Central Credit Union of Florida  
P.O. Box 17048  
Pensacola, FL 32522  
You may also contact us at [ccu@ccufl.org](mailto:ccu@ccufl.org).

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least three business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing or electronically. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

### What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

### Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, write to us at:

Central Credit Union of Florida  
P.O. Box 17048  
Pensacola, FL 32522  
You may also contact us at [ccu@ccufl.org](mailto:ccu@ccufl.org).

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

## EXECUTIVE STAFF

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

## MANAGERS

Becky Biggs - Account Resolution  
Diane Burseson - Accounts Payable  
Todd Cunningham - Member / Employee Experience  
Lucretia Emmons - Facilities / Security  
Michelle Golson - Loans  
Damaris Gonzalez - Marketing  
Shelly Pendexter - Branch Services  
Tammy Smith - Operations  
Brenda Woolum - BSA / Product Development  
Lela Yeargain - Systems

## OUR LOCATIONS

Home Office  
1200 East Nine Mile Road  
Pensacola, FL 32514

W Street Office  
6200 North W Street  
Pensacola, FL 32505

Cordova Office  
4964 Bayou Boulevard  
Pensacola, FL 32503

Downtown Office  
308 North Spring Street  
Pensacola, FL 32501

Panama City Office  
2615 Highway 77  
Panama City, FL 32405

## HOURS OF OPERATION

Lobby Hours:  
Monday, Tuesday, Thursday, Friday  
8:00 - 4:30  
Wednesday: 8:00 - 2:00

Drive Thru Hours (Home, Cordova, W Street, Panama City):  
Monday - Thursday: 7:30 - 5:00  
Friday: 7:30 - 6:00

## AS OF NOVEMBER 30, 2020

ASSETS  
\$204,072,168  
SHARES  
\$183,154,165  
LOANS  
\$114,042,278  
MEMBERSHIP  
17,080

## SHARED BRANCHING

If you are unable to visit a Central Credit Union Branch, log on to [www.co-opsharedbranch.org/](http://www.co-opsharedbranch.org/) or phone 1-888-748-3266 for a Shared Branching location near you.

