

"The Bottom Line"

ccufl.org

CENTRAL
CREDIT UNION OF FLORIDA
You Belong.[®]

June 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

Independence Day Observed
JULY 3, 2020

Labor Day
SEPTEMBER 7, 2020

Columbus Day
OCTOBER 12, 2020

Veterans Day
NOVEMBER 11, 2020

Thanksgiving Holiday
NOVEMBER 26 & 27, 2020

Christmas Holiday
DECEMBER 24 & 25, 2020

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

DECLINED VISA CREDIT OR DEBIT CARD SUPPORT

(800) 547-2647

WEBSITE

www.ccufl.org

EMAIL

ccu@ccufl.org

MAIL

P.O. Box 17048
Pensacola, FL 32522

WE ARE ALL IN THIS TOGETHER

Dear Members,

Now more than ever we need to remember why credit unions exist,
People Helping People.

Central CU is devoted to the health and well-being of our members, employees and surrounding communities. We're working together to achieve the best possible outcome and while the current circumstances may be unusual, our commitment to you remains the same.

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

Our credit union has remained open and fully committed to providing all our services either at the drive thru or in the lobbies by appointment. At Central CU, we make decisions based on the best interest of our members we serve. That is especially true now as we confront the coronavirus together. Should you or your family be impacted by COVID-19 and need financial support, we're here to help. Members of our team are ready to provide you financial guidance and discuss any necessary financial arrangements.

We thank you for your patience and understanding as we continue to navigate through these times together. Remember, you are where **"You Belong."**

Sincerely,
C. Dwelle
President/CEO

WELCOME TO THE E-LEARNING CENTER

A major part of our vision here at Central is to provide "... financial opportunities that last a lifetime." Our E-Learning playlists will provide you with knowledge and skills to help you make financial decisions that are best for you no matter your stage in life. E-Learning is a free online, self-paced series of interactive modules that cover key financial concepts such as saving, investing, credit scores, mortgages, and identity protection.

The learning experience was specifically designed for your busy lifestyle. It is mobile and tablet accessible, available in both English and Spanish, and each module is only 2-7 minutes in length.

Visit ccufl.org and click on the E-Learning button to get started.



2020 GRADUATES

Congratulations to the Class of 2020! To celebrate local graduates we had a Facebook promotion called "Picture Your Future." We had a great response when we asked high school seniors to message us with their plans after high school. All who shared their plans were entered into a drawing and 5 local teens were awarded a \$50 Visa Gift Card and a Central Credit Union backpack full of swag. Congratulations to Caylee, Chase, Daisy, Jason and Laurelei. We wish all of our Seniors the best of success as they begin their next adventure.



FUNDS AVAILABILITY POLICY DISCLOSURE

Change in Terms Notice - Effective July 1, 2020

The amount available for withdrawal from checks that are placed on hold in your transaction account will increase. The first \$200 available will change to \$225 and the first \$5,000 available of certain types of deposits will change to \$5,525. Please see the revised Funds Availability Policy Disclosure for the entire Disclosure.

IF A DISASTER SHOULD OCCUR, CENTRAL HAS A PLAN

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.

DORMANT ACCOUNTS

Your share account becomes dormant when there has been no member initiated 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 member initiated transaction to release the dormancy status.



LOVE MY
CREDIT UNION
REWARDS

Central Credit Union Of Florida members can get \$200 cash from Sprint. As a member, you get \$100 per line on up to two lines when you switch to Sprint on Unlimited Plus or Premium. Plus, \$100 Annual Loyalty Reward. Plus, 25% off select accessories in Sprint Stores. And the Sprint 100% Satisfaction Guarantee.

Claiming your cash rewards is easy;

1. Switch to Sprint and mention that you're a credit union member.
2. Register at LoveMyCreditUnion.org/SprintRewards.
3. Cash rewards will be deposited directly into your credit union account within 8-10 weeks.

Get rewarded for loyalty.

Register now to receive a \$100 loyalty cash reward every year starting one year after registration.

Limited time offers. Activation Fee: Up to \$30/line. Credit approval required. Cash Reward Offers: Phone lines only with 1 line on Unlimited Plus or Unlimited Premium plan. Available for eligible credit union members & member employees. \$100/line, max 2 lines. Requires activation at point of sale. Excludes prepaid & ports made between Sprint or related entities. Limit 1 Sprint Perks Corp ID per account. No additional discounts apply.

Loyalty Reward: \$100/account/year when account remains active and in good standing each year. Transfer Reward: Existing Sprint customers who validate or transfer to the Sprint Cash Reward Program are eligible for a \$100/account/year deposit on 12 month anniversary.

Deposit: Cash Reward issued by CU Solutions Group. Sprint account must remain active and in good standing for 31 days to receive Cash Reward. Allow 8-10 weeks for Cash Reward to be deposited to your Credit Union account. If the Cash Reward does not appear after 10 weeks, visit lovemycreditunion.org/reward-tracker.

Satisfaction Guarantee: Call us to deactivate & return to place of purchase with complete, undamaged phone/device & receipt within 30 days of activation. We'll refund your phone/device cost, service charges & activation fee. Excludes International usage not included in plan, premium content & third party billing. We'll refund your phone/device cost. Sprint dealer may impose additional fees. A \$45 restocking fee may apply. Visit sprint.com/returns. Other Terms: Offer/coverage not available everywhere or for all phones/networks. May not be combinable with other offers. Accounts that cancel lines within 30 days of activating on promo pricing may void savings. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2020 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

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 Burlison - Accounts Payable
Todd Cunningham - Employee
Development
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 MAY 31, 2020

ASSETS
\$186,917,017
SHARES
\$167,319,260
LOANS
\$106,836,384
MEMBERSHIP
16,972

SHARED BRANCHING

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



Additional insurance of up to \$250,000 on your savings accounts is provided by Excess Share Insurance Corporation, a licensed insurance company.

