

"The Bottom Line"



Winter 2022 - 2023



Happy New Year! Your loyalty to us means more and more with every passing year. Thank you for choosing us, and may this year be your best one yet!

2022 IN REVIEW

December 1, 2022, Central Credit Union of Florida and Tallahassee-Leon Credit Union officially combined forces. As one organization we are stronger and better positioned to serve our members for generations to come. We would like to say welcome to Tallahassee-Leon members. We are excited to have you all as part of the CCUFL family.

This year brought about some exciting events. We partnered with My Benefits Work to connect our members with tools and services that help provide savings on important healthcare services for the whole family. Information about Loyalty Shield and Loyalty Shield Plus can be found on our websites.

In November, both Central and Tallahassee-Leon launched new websites. The new sites provide the same great features in a streamlined design, making it easier than ever to navigate and find information.

COMMUNITY INVOLVEMENT

In 2022 we were fortunate to support more than 40 Pensacola and Panama City charities with monetary donations and/or volunteer hours. Our dedicated employees volunteered more than 126 hours of their time to community organizations throughout the year. Thanks to our candy bar sales and employee "Jeans for Charity" program we have been able to donate over \$8,400. Our Christmas in July program along with holiday giving provided much needed assistance to local non-profits.



RETIREMENT ANNOUNCEMENT

After 50 years of dedicated service, we say fare well to Vonda Phetteplace, VP Administrations. Vonda is an extraordinary woman who has touched many lives through the years. She has been a crucial part of the credit union's success throughout the years. Described



by her work family as warmhearted, generous, supportive and motherly, she will certainly be greatly missed. We all want to wish her the very best as she begins her retirement and say, thank you for all the love, laughs and great memories.



We are happy to bring you member discounts on tax prep solutions this tax season!

Members can save up to \$15 on TurboTax federal products. PLUS, if you scan the QR code below and start with TurboTax by Feb. 16, 2023, you'll automatically be entered for a chance to win \$10,000.

New H&R Block clients save \$25 on in-office tax prep services and returning clients get the Tax Identity Shield® add-on for FREE (\$35 value).

Scan the QR code to get your discounts or visit taxservices.lovemycreditunion.org today!



Visit <https://taxservices.lovemycreditunion.org> for offer details and disclaimers.

AS OF NOV. 1, 2022

CCUFL'S FINANCIALS

ASSETS - \$ 233,218,170.81
SHARES - \$ 215,101,294.90
LOANS - \$ 126,844,951.69
MEMBERSHIP - 16,892

TLCU'S FINANCIALS

ASSETS - \$80,774,260.40
SHARES - \$71,370,394.18
LOANS - \$39,121,399.21
MEMBERSHIP - 5,981

EXECUTIVE STAFF

- Lisa Brown - President/CEO
- Elizabeth Oakes - Chief Operations Officer
- Park Broome - Chief Strategy Officer
- Teresa Loy - VP Lending
- Maggie Conaghan - VP Compliance

CONTACT INFORMATION

Phone (850) 474-0970
(850) 576-8134 Website ccufl.org
tlfcu.org

Access By Phone (850) 479-4295
(800) 375-2235 Email ccu@ccufl.org

Bill Payer Phone Service (866) 841-1251 Mail P.O. Box 17048
Pensacola, FL 32522

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.

OUR LOCATIONS

Home Office

1200 East Nine Mile Road
Pensacola, FL 32514
Kaitlyn James - Manager

W Street Office

6200 North W Street
Pensacola, FL 32505
Jen Alvarez - Manager

Cordova Office

4964 Bayou Boulevard
Pensacola, FL 32503
Kendall Burton - Manager

Downtown Office

308 North Spring Street
Pensacola, FL 32501
Chance Buskey - Manager

Panama City Office

2615 Highway 77
Panama City, FL 32405
Lakiktha Thompson - Manager

Lobby Hours: (CST)

M, Tu, Th, F: 8am - 4:30pm
Wednesday: 8am - 2pm
Drive Thru Hours:
Mon - Thu: 7:30am - 5pm
Friday: 7:30am - 6:00pm

Capital Circle Office

1827 Capital Circle NE
Tallahassee, FL 32308
Missy Lynch - Manager

Appleyard Office

580 Appleyard Drive
Tallahassee, FL 32304
Ashley Anderson - Manager

Lobby Hours: (EST)

M, Tu, Th, F: 9am - 5pm
Wednesday: 10am - 5pm
Drive Thru Hours:
Monday - Friday: 8am - 6pm

Crawfordville office

2190 Crawfordville Hwy
Crawfordville, FL 32327
Debbie Kirkley - Manager

Lobby Hours: (EST)

Mon - Fri: 11am - 7pm
Saturday: 9am - 12pm
Drive Thru Hours:
Monday - Friday: 11am - 7pm
Saturday 9am - 12pm

HOLIDAY CLOSINGS

New Year's Day Observed
January 2, 2023

Martin Luther King Jr. Day
January 16, 2023

Presidents' Day
February 20, 2023

Memorial Day
May 29, 2023

Juneteenth
June 19, 2023

Independence Day
July 4, 2023



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 or questions about electronic fund transfers from your share and share draft accounts or if you need more information about a transfer on the statement or receipt, telephone us at the following number or send us a written notice to the following address as soon as you can. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem appears. Call us at: (850) 474-0970 or (800) 375-2235 or write to:

Central Credit Union of Florida
1200 East Nine Mile Road
Pensacola, FL 32514
Fax: (850) 438-6058

- Tell us your name and account number.
- Describe the electronic 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.
- 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 ten (10) business days.

We will determine whether an error has occurred within ten (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 ten (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 ten (10) business days, we may not credit your account.

We will tell you the results within three (3) 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.

* If you give notice of an error occurring within 30 days after you make the first deposit to your account, we may take up to 20 business days instead of ten (10) business days to investigate the error.

** If you give notice of an error occurring within 30 days after you make the first deposit to your account, notice of an error involving a point-of-sale (POS) transaction, or notice of an error involving a transaction initiated outside the U.S., its possessions and territories, we may take up to 90 days instead of 45 days to investigate the error. Additionally, for errors occurring within 30 days after you make the first deposit to your account, we may take up to 20 business days instead of ten (10) business days to credit your account.

NOTE: If the error you assert is an unauthorized Visa transaction, other than a cash disbursement at an ATM, we will credit your account within five (5) business days unless we determine that the circumstances or your account history warrant a delay, in which case you will receive credit as described above.

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.

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.

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.