

Suncoast

account statement & news

Fall 2011



www.suncoastfcu.org



**NO ifs,
ands
OR buts...**



Suncoast Smart Checking is **Totally FREE!**

AND NOW IT'S EVEN MORE VALUABLE!

- Debit cards are **STILL free**
- Now earn bonus points on **ALL** debit transactions¹
- Debit transactions earn **MORE free money for local schools**

At most banks, you can get free checking if you keep a minimum balance, or if you have direct deposit. At some banks, it's only free when you have their checking account **and** some other linked account. At others, they call it free checking **but**, if you use your debit card, you'll pay a monthly fee.

If you're still using bank checking, it's time to switch!
With free Smart Checking you get:

- Free VISA debit card – no monthly fees
- Earn ScoreCard® Rewards Bonus Points on ALL debit card Point of Sale transactions²
- Free online banking, bill pay and mobile banking
- Free Android and iPhone Apps
- No monthly service fees
- No minimum balance requirements
- Free checks³
- Unlimited check writing
- Free access over the phone, in branches, and point-of-sale
- Free access at Suncoast and Publix Presto ATMs and thousands more in our network
- Free eStatements and combined account statements
- Free overdraft protection
- Free direct deposit and payroll deduction
- Spanish statements available

And every time you use your debit card, two cents is donated to support public schools in your county. Open an account today!

¹ Point of Sale transactions only; Debit transactions at ATMs do not earn points. ² One point earned for every \$3 spent, ³ Suncoast Exclusive check style; one box per year. Credit qualification required.

Check out the
**Suncoast Online
Mortgage Center,**
where you'll find a home
loan made just for you.

Since 1934, Suncoast has been dedicated to serving members. After all, when you're a Suncoast member, you're a credit union owner. So it makes sense that we conduct every aspect of our business with your best interests at heart.

To find a wealth of information about purchasing a home and refinancing, visit the Suncoast Online Mortgage Center at SuncoastMortgages.com. Our online tools and calculators allow you to "play with the numbers" to get a complete understanding of what to expect based upon today's rates, your financial situation and other factors unique to you. And when you're ready, you can apply for your mortgage right on the same site.

When you purchase or refinance your home with a Suncoast Mortgage you'll receive the right home loan for you, complete with great rates and low fees. You also get the kind of personal attention and trusted advice that you need throughout the process.

Buying or refinancing your home is a big moment in your life's journey. With a home loan from Suncoast, we're with you every step of the way.



Advice from a Trusted Partner

Have you checked out the Suncoast Trust & Investment Services Program yet?

Provided by Suncoast Trust & Investment Services

Designed exclusively for credit union members, and located right here at the credit union, the Suncoast Trust & Investment Services Program is designed to help you take control of your financial future. The program makes the following available to members like you through CUNA Brokerage Services, Inc. and MEMBERS Trust Company:

- Investment
- Retirement
- Insurance
- Wealth Management

In the spirit of the credit union philosophy, this program is designed to assist a wide variety of members – from those just starting a savings plan, to those with sizable assets looking for more sophisticated financial management tools.

A full-time Suncoast Trust & Investment Services financial advisor will meet with you to help evaluate your situation, offer recommendations and coordinate your investment and insurance choices.

Together We Can Help You:

- Roll-over your DROP or 401(k) if you've changed jobs
- Start saving in a 403(b) tax-sheltered account (TSA) for school employees
- Create a retirement income plan
- Manage your investments
- Settle your estate
- Act as executor or personal representative
- Act as your trustee or co-trustee
- Protect your family with life insurance or long-term care insurance
- Save for college education costs

Whether you're looking for guidance regarding only one financial need you want to tackle today, or if you're interested in putting together a comprehensive plan, please call the Suncoast Trust & Investment Services Program at (866) 300-9382 or email at trustandinvest@suncoastfcu.org for a no-cost, no-obligation analysis.

Suncoast Trust & Investment Services is a marketing name used when offering and selling securities products and services through CUNA Brokerage Services, Inc. (CBSI) or trust products and services through MEMBERS Trust Company (MTC). Representatives are registered, securities are sold, and investment advisory services are offered through CBSI, member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. These representatives may also be employees of Suncoast Schools Federal Credit Union (Credit Union) who accept deposits on behalf of the Credit Union. CBSI and MTC are each under separate contract with Credit Union to make securities and trust services available to members. **Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by Credit Union.** CBSI is a registered broker-dealer in all fifty states of the United States of America.

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Vehicle Rates
As Low as **2.49%**
APR*

In addition to our hassle free car buying services, vehicle loan rates have been reduced to as low as 2.49% APR* with auto pay. Once you've found the perfect vehicle, Suncoast can help with the financing. Or maybe you have an auto loan at another financial institution.

Suncoast is now paying all fees on auto loan refinances from another lender!

At Suncoast, discounted auto insurance rates on new and pre-owned vehicles are available for members through Members Insurance Center, a subsidiary of Suncoast Schools Federal Credit Union, and we have you covered with low-cost payment protection, extended warranties and guaranteed asset protection (GAP).

To apply, visit suncoastfcu.org and click on vehicle loans or call (800) 999-5887 today! Keep more money in your pocket with these low rates.

*Annual Percentage Rate effective 10/01/2011; subject to change, term and credit approval. Requires Automatic Payment method. Rate valid on terms up to 60 months for present and one previous year model for purchases and refinances.



www.suncoastfcu.org



Buy a car...

Get a Garmin

Wherever you're headed – getting there is easy with Suncoast and AutoNation Direct. From now through November 30, each and every vehicle purchased from AutoNation Direct by Suncoast members will include a Garmin GPS Nuvi 205 unit.*

Navigate your next purchase with Suncoast's Auto Buying Service. Created especially for credit union members, AutoNation Direct Buying Service is provided free of charge to assist you in purchasing your next vehicle.

- Access the nation's largest vehicle inventory
- Shop every major brand, with one convenient service
- Sell your car – even if you don't buy one
- Get special member price discounts

With AutoNation Direct, you'll get more than just a Garmin to show you the way. You'll get an unbiased Personal Auto Consultant who represents every major brand of vehicle.

- Get your trade-in value up-front, in writing
- Shop tens of thousands of new and pre-owned vehicles
- Get pre-posted pricing, with no haggling
- Receive complete information regarding manufacturer incentives, plus special discounts for Suncoast members

Take any route you choose and shop your way with AutoNationDirect and Suncoast. For more details call 877-324-3669 or visit suncoastschools.autonationdirect.com.

*Beginning 9/1/2011 and ending 11/30/2011, members of Suncoast Schools Federal Credit Union who buy a vehicle through the AutoNation Direct Auto Buying Program, will receive a Garmin GPS. Offer applies only to Suncoast Schools Federal Credit Union members. Purchase of any vehicle that is in stock. No special orders. Must take retail delivery by 11/30/2011. Gifts cannot be redeemed for cash. Member may not take cash in lieu of the gift. Excludes prior sales. Member responsible for payment of all taxes that apply.