

Suncoast

account statement & news

January 2012



www.suncoastfcu.org

Suncoast Trust & Investment Services* is here to help members with investment, retirement, insurance and wealth management services. Visit suncoastfcu.org for details.

Happy New Year 2012

At Suncoast, we realize you have many options when choosing a financial institution, and we are grateful for your support. Thank you for trusting us to meet your financial needs. We look forward to the new year and keeping our focus on improving the lives of our members.

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



Since 1934 the mission at Suncoast has been to serve our members. We conduct every aspect of our business with your best interests at heart.

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.

To find a wealth of information about purchasing a home or 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, apply for your mortgage online or at any Suncoast Service Center.

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.

Visit SuncoastMortgages.com



I ♥ FREE SMART CHECKING...

NOW THERE'S EVEN MORE TO LOVE!

Not much in life is free. However, at Suncoast, we think your checking account should be! This can't be said for most banks, where you can only get free checking if you keep a minimum balance, have direct deposit or some other linked account. Not at Suncoast!

Open a FREE checking account at Suncoast and you'll receive:

- No monthly fees, minimum balance or direct deposit requirements
- Free online banking and bill pay, mobile banking and iPhone and Android Mobile Apps
- Free access at hundreds of Suncoast ATMs including all Publix Presto ATMs and 28,000 more in our Network*
- Free box of checks each year**
- And more!

Plus, every time you make a purchase with your free debit card, you will earn ScoreCard Rewards Bonus Points*** redeemable for valuable merchandise and exciting travel, and Suncoast also donates money to local public schools -- more than \$1.5 million to education annually!

Make the switch!
Visit SuncoastChecking.com to learn more!

Credit qualification required *For non-Suncoast owned ATMs, withdrawals are free; inquiries will incur a charge **Suncoast exclusive check style ***One point is earned for every \$3 spent

*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. FR121114-F2D6

TAX NEWS!

Suncoast will mail 1099-INT, 1098 and 1099R tax forms prior to January 31, 2012. These forms provide interest earned on your share accounts, mortgage interest and distributions from retirement accounts for tax year 2011. Please be advised that the IRS does not require form 1099-INT if less than \$10 was earned on the account. It is still advisable to report on your 1040 all interest earned. Members are encouraged to verify the accuracy of information immediately. The credit union cannot make any corrections after February 15, 2012.

And don't forget - you have until April 17, 2012 to make your 2011 IRA/HSA contributions.

Get your biggest tax refund, GUARANTEED!



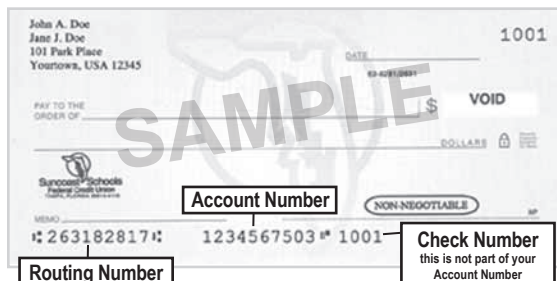
- **File your simple federal return FREE** with Turbo Tax Federal Free Edition
- **FREE personalized tax advice so you can be confident your taxes are done right.**
- **Members save 15% on TurboTax Online Federal and State products**

**See how easy taxes can be with TurboTax Online!
File through SunNet Online Banking to receive the discount.**

**Faster IRS Tax Refunds –
With Direct Deposit!**

This tax season, Suncoast wants to make sure you receive your refund fast, and that there will be no surprises when it's time to direct deposit the refund! Direct deposit is safer, faster and simpler — just make sure you follow these guidelines when completing your return to avoid having your refund returned to the Internal Revenue Service (IRS):

- The name and social security number on the refund must exactly match the name on the account to which it is being deposited. For example, if the tax refund is for John Doe, social security number 123-45-6789, the funds may only be deposited into an account that is owned by John Doe, or on which John Doe is joint.
- Multiple returns – Each joint owner can have their tax refund posted to the same account. However, an account may not be used to deposit the refund belonging to family, friends, tax services, etc. If the name and social security number on the refund is not one of the one on the account, it will be returned to the IRS.
- The complete account number including the appropriate account suffix. The savings account suffix contains 2 digits, i.e. 00, 01 or 02. The checking account suffix contains 3 digits — 50, 51, 52 etc. plus a final digit. You can find the complete correct checking account number on your checks. Incomplete or incorrect account numbers will result in your refund being returned to the IRS.
- Suncoast's Routing Number, required for direct deposit refunds, is 263182817 and can also be found on your checks.



If you are unsure or need assistance, please call the Members Contact Center at (800) 999-5887 or send a secure message through SunNet.

**Earn Cash Back
on All Purchases...
with the new Cash Back
Suncoast Platinum Visa!**



You asked and we listened! Now you can choose the Visa Credit Card rewards that matter to you most: 1% Cash Back or ScoreCard® Rewards Bonus Points redeemable for travel and merchandise. Plus, each time you use your card, Suncoast donates two cents to the Suncoast for Kids Foundation to benefit children in the local community.

- Choose Cash Back Rewards and receive 1% cash back on everything you buy with the card (net of returns)
- Choose ScoreCard Rewards Bonus Points and receive one point for each dollar spent (net of returns) redeemable for travel and merchandise. To see the valuable rewards available visit scorecardrewards.com.

Suncoast Rewards Visa is one of the BEST credit cards available. Don't miss out on these amazing features:

- Very low interest rate
- No annual fee
- Choose your rewards
- No fees for balance transfers, cash advances or convenience checks
- No punitive interest rates for late or missed payments

**For complete details
visit suncoastfcu.org today!**

Credit qualification required.