



# CREDIT UNION COURIER

SERVING 15 COUNTIES ON THE SUNCOAST OF FLORIDA.

Official Publication of Suncoast Schools Federal Credit Union - Chartered as Hillsborough County Teachers Credit Union - 1934 - June 2008

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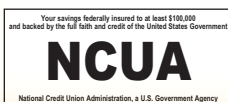
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## HOLIDAY CLOSING

**INDEPENDENCE DAY**  
JULY 4, 2008

**LABOR DAY**  
SEPTEMBER 1, 2008



- ◆ **Double Points on Gas Purchases during June!**
- ◆ **Double Points on Back-to-School Purchases during June and July!**
- ◆ **Double Points on Hurricane Supplies during July and August!**

Pay with your Suncoast Visa credit card or check card for double ScoreCard® Rewards bonus points! Whether you spend \$5 or \$500 on these categories of merchandise during the designated months, you'll receive double points redeemable for travel and merchandise. With a Suncoast Visa credit card, two points are earned for every one dollar spent in net purchases; with a Suncoast Visa check card, two points are earned for every three dollars spent in net purchases when you sign for the purchase instead of using your PIN. Same dollars spent - double the points!

**Double Points on Gas** - Whether your travels take you around town or across the country, use your card to fill your tank at a gas station during June to receive double points! (Discount outlets such as Sam's Club and Walmart are not eligible.)

**Double Points on Hurricane Supplies** - Shop at home improvement and hardware stores including Home Depot and Lowe's for your hurricane supplies during July and August for double points!

**Double Points on Back-to-School Purchases** - Books, clothing, footwear, school supplies, tuition, computers and software are all eligible for double points during June and July

If you aren't already using Suncoast's Visa credit card and check card, apply today! For credit cards, apply online, in person or by phone. For check cards, open a free Smart Checking account at any service center. Your check card is a free benefit of this totally free checking account. What's more, every time you use your check card and sign for the purchase (instead of using your PIN), five cents is donated to public schools in your county! Free checking and double rewards points for you - free money for local schools!

**FOR A LIST OF MERCHANT CATEGORIES AND STORES ELIGIBLE FOR DOUBLE POINTS PURCHASES, VISIT [SUNCOASTFCU.ORG](http://SUNCOASTFCU.ORG) AND CLICK THE DOUBLE POINTS LINK.**

**SUNCOAST SCHOOLS  
FEDERAL CREDIT UNION**

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**PUBLISHED BY  
SUNCOAST SCHOOLS  
FEDERAL CREDIT UNION**

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TAMPA, FL 33610

WWW.SUNCOASTFCU.ORG

**TELEPHONE SERVICE**

**ALL DEPARTMENTS**

(813) 621-7511

NATIONWIDE (TOLL FREE)

(800) 999-5887

HEARING IMPAIRED TDD LINE

EXTENSION 86852

**OFFICE HOURS**

MONDAY-THURSDAY 8:30AM TO 5PM

FRIDAY 8:30AM TO 6PM

**DRIVE-THRU HOURS**

MONDAY-FRIDAY 8AM TO 6PM

**TELEPHONE HOURS**

MONDAY-FRIDAY 7AM TO 8PM

SATURDAY 8AM TO 1PM

## COMMENTS FROM TOM

TOM DORETY, PRESIDENT/CEO



*Tom Dorety  
President/CEO*

It is no secret that the west coast of Florida is experiencing some difficult economic times. Most of the communities that Suncoast serves have seen significant increases in unemployment and substantial decreases in property values. As a result, financial institutions are facing unprecedented delinquencies and charge offs and Suncoast is no exception. I want to provide an update on what we're experiencing and the steps we're taking to maintain a strong financial position while continuing to serve our members.

Our delinquencies and charge offs have more than doubled over the past year – clear evidence that our members have been profoundly impacted by the economic downturn. To handle these problem loans, we have aggressively increased the amount we have set aside in reserves. Working in conjunction with our auditors and regulators, we have verified that our reserves are more than adequate to cover potential loan losses. We are being more cautious in how we value real estate. We have also made a concerted effort to become more efficient and have been successful in reducing expense ratios (already the lowest among financial institutions in the state).

I am equally proud of some of the things we haven't done. We haven't made any sub-prime or exotic loans to our members or invested in risky securities backed by those types of products. We haven't increased fees or reduced our service offerings. We haven't had to lay off employees or close branches. We haven't stopped making loans or assisting members. In fact, we are making every effort to work with members to help them through these difficult times.

The economy on Florida's west coast has been strong for many years and it will certainly rebound. In the meantime, Suncoast will continue to do what we've always done – provide the best possible financial services to our member/owners while maintaining a safe and secure financial organization.

Thank you for your continued support of your credit union.

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## MAKING THE GRADES FOR COLLEGE IS A BIG HURDLE. PAYING FOR COLLEGE IS EVEN BIGGER.

We're your credit union and you should come to us first when planning to finance higher learning. We understand how confusing financial aid and student loans can be. That's why we offer a wide range of products and the expertise you need to help you create a financial program to fund higher education expenses.

Through various loan options that include Federal Stafford and Federal Plus Loans, we'll show you how to finance a college education. And we'll provide you with some guidance and helpful tips on the lending and student loan processes.

**FOR MORE INFORMATION ON FUNDING A COLLEGE EDUCATION,  
CALL THE MEMBERS CONTACT CENTER.**

# Refinance and Save!

Auto loans as low as  
**4.48% APR\***



If you're trying to find new ways to save money, start by looking at how you can lower your monthly car payment. If your auto loan is not financed at Suncoast, we might be able to save you money by refinancing. A Suncoast loan could save you money in interest over the life of the loan or improve your cash flow by lowering your monthly payments.

**See for yourself how refinancing your current auto loans to Suncoast could save you money.** The following example illustrates the typical savings you could expect when you refinance to Suncoast:

If you financed \$25,000 with another lender at 8.75% APR for 60 months, you are paying \$516.07 monthly. That same loan at Suncoast at 4.48% APR has a monthly payment of just \$465.92.

**Suncoast financing could save you \$50.15 per month -  
That's like a free tank of gas every month!**

To find out if refinancing your car loans to Suncoast makes sense for you, call (800) 999-5887 or visit any Service Center. Let us know your current auto loan balance, interest rate, remaining term and lender, along with the make, model, year and mileage of your vehicle. We'll review your loan and let you know how we might be able to help. You are under no obligation to accept a new loan. Should you choose to refinance to Suncoast, your signature will be required on a loan agreement with the credit union.

**Refinancing your auto loan to Suncoast is absolutely free!  
Whenever there's an opportunity to save money,  
we'd say it's worth looking into!**

\*Annual Percentage Rate effective 05/01/2008, subject to credit qualification. This rate is available for current model year and last seven model years. Restrictions apply, see our rate sheet at [www.suncoastfcu.org](http://www.suncoastfcu.org) for more information. Equal Housing Lender.

## WHAT WILL YOU DO WITH YOUR IRS REBATE CHECK? SAVE SOME, SPEND SOME!

Economic Stimulus checks are on their way to households across America. What will you do with yours? The government hopes you will spend some to stimulate the economy. You should also consider saving some to build your nest egg or save for a rainy day.

For as little as \$50 and a promise to save \$40 each month using payroll deduction or automatic transfer, you can open a Smart Start Certificate Account at Suncoast. Within 12 months, you'll have saved \$500, which can be rolled over into a traditional certificate account.

Best of all, the Smart Start Certificate earns a rate of return significantly higher than regular savings. Visit [www.suncoastfcu.org](http://www.suncoastfcu.org) for today's rates. Open an account now, and you'll see how fast your earnings grow! You get higher earnings, easier automatic savings, and pride in knowing you are on the road to establishing a nest egg and developing good savings habits.

What a smart way to use your Economic Stimulus check! The timing is perfect to start securing your future now — with a Smart Start Certificate!

**For more information or to open  
your Smart Start Certificate,  
call (800) 999-5887 or visit a  
service center today.**

## TAKE A LOOK AT HOW SUNCOAST REWARDS PLATINUM VISA COMPARES TO THE TOP 5 BANK PLATINUM CREDIT CARD ISSUERS!

**We think you'll agree... switching to Suncoast Visa is smart!**

	Bank A	Bank B	Bank C	Bank D	Bank E	Suncoast
Purchase APR*	13.49%	9.99%	13.90%	11.74%	9.24%	<b>8.50%</b>
Variable or Fixed	Variable	Variable	Variable	Variable	Variable	<b>Fixed</b>
Punitive Rate	31.49%	29.99%	27.40%	31.24%	N/A	<b>None</b>
Cash Advance APR	23.49%	19.99%	22.90%	22.24%	23.49%V	<b>8.5%</b>
Cash Advance Fees	3%/\$10 min	3%/\$10 min	3%/\$10 min	3%/\$5 min	3%/\$10 min	<b>None</b>
Balance Transfer Fees	3%/\$5 min	3%/\$10 min	0	3%/\$5 min	3%/\$5 min	<b>None</b>
Past Due Fee	\$39	\$39	\$39	\$39	\$39	<b>\$15</b>
Overlimit Fee	\$39	\$39	\$39	\$39	\$35	<b>\$15</b>

\*Annual Percentage Rate accurate as of December 2007.

This information in this chart is accurate as of December 2007. Information illustrated here compares Suncoast Rewards Platinum Visa to other Platinum Visa credit cards.

### Make Suncoast Rewards Visa the only credit card in your wallet:

- ◆ No annual fee
- ◆ No cash advance or balance transfer fees
- ◆ Credit limits up to \$30,000
- ◆ ScoreCard® Rewards Bonus Points on all net retail purchases, redeemable for travel and merchandise
- ◆ Special Visa credit cards for businesses, teens and college students; secured cards available for qualified members who need to build or rebuild their credit

**APPLY ONLINE OR VISIT [WWW.SUNCOASTFCU.ORG](http://WWW.SUNCOASTFCU.ORG) FOR MORE INFORMATION!**

## Suncoast is working hard to make your online banking experience as secure as possible!

### INTRODUCING EXTENDED VALIDATION SSL FROM VERISIGN - IMPROVING SUNNET SECURITY!

At Suncoast, online security is a top priority. Our eBusiness and Information Technology teams are constantly looking for ways to improve online security and enhance your online experience. Over the years, layers of security have been added to SunNet that, while invisible to you, have decreased the chances of fraud being committed on Suncoast accounts.

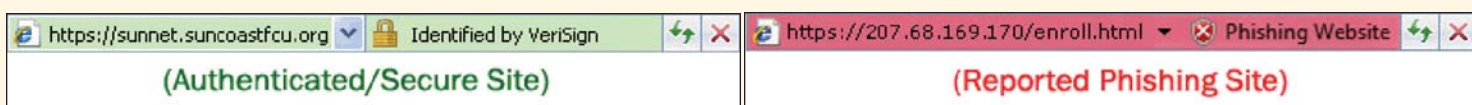
In the very near future, Suncoast will renew our SunNet SSL certificate using a new product from VeriSign.

#### What does this mean?

Extended Validation SSL (EV SSL) is a new type of SSL Certificate. Suncoast uses Extended Validation SSL to secure your online transactions with us because we take your online security very seriously. EV SSL signifies that Suncoast has passed the strict EV identity authentication process.

Our EV SSL Certificate will trigger your browser address bar to display https:// and, if you use a browser released in 2007 or later (such as Microsoft Internet Explorer 7), your address bar will turn a noticeable green color. To the right of the address bar, a field will display Suncoast as the owner of the SunNet website. This field will also toggle to display VeriSign, the industry-leading certificate authority that issued this SSL Certificate. When you see your address bar turn green, simply look to the right to see that Suncoast is the organization you intended to visit.

The address bar changes to green to indicate the site's authenticity. If the address bar is red, that means the site is a reported phishing site, and you should close the window or tab and be extremely wary of entering any personal data.



## NOW AVAILABLE!

### Health Savings Accounts - helping members with the high cost of medical expenses.

Health Savings Accounts (HSAs) are tax-favored consumer savings accounts available to members covered by high deductible health insurance plans. HSAs were created by Congress to combat rising medical costs. This account is similar to an Individual Retirement Account (IRA), but, instead of saving for retirement with tax-free dollars, you are setting money aside tax-free for medical expenses, such as paying for your doctor visits, prescription medication and deductible.

Anyone covered by a high deductible health plan can open an HSA, regardless of whether you are self employed, employed by a small employer or whether your employer maintains the plan. A high deductible health plan is an insurance policy that meets certain dollar limits for annual deductible and out of pocket expenses. Once you open an HSA, you can access funds with a special debit card, checks or by visiting a local branch.

Visit [www.suncoastfcu.org](http://www.suncoastfcu.org) for complete information on eligibility, contribution limits, restrictions and tax benefits, or call for a brochure today.

## SHOPPING MORTGAGE RATES OR THINKING OF BUYING A HOME?

### Trust Suncoast with all your mortgage needs!

If you're thinking of buying a home or refinancing your mortgage, contact Suncoast first! From application through closing and beyond, we're your best resource for one of the most important investments you'll make - your home!

- ◆ Low rates - among the lowest available. Visit our website for current rates.
- ◆ Easy to apply; fast approvals - apply online and get an automated approval within 20 minutes or apply over the phone for immediate approval.\*
- ◆ Quick closing - usually within ten business days.
- ◆ Retained servicing - Suncoast won't sell your mortgage servicing, so you always know who's taking care of you!
- ◆ Suncoast also provides title services, homeowners insurance and flood insurance.

To apply, visit [www.suncoastfcu.org](http://www.suncoastfcu.org) and click the mortgage link, or call (800) 999-5887 today!

\*Credit qualification is required. If additional information is needed, you will be contacted by a loan analyst.



*A Message from Suncoast Trust & Investment Services*

### Have you taken the time to calculate how much GREEN you'll need to set aside for your retirement?

Chances are, you haven't. According to the 2006 Retirement Confidence Survey from the Employee Benefit Research Institute (EBRI), only 42% of workers have calculated their retirement savings needs. Yet this study shows that those who have done this calculation have more realistic goals and are saving more.

#### Get a Professional Analysis Done Today

As one of your most valuable member benefits, Suncoast Trust & Investment Services will offer all members of Suncoast Schools Federal Credit Union a complimentary retirement analysis using our sophisticated retirement planning software. Whether you're just starting to save, or you're getting close to retirement or already living in retirement, this analysis will provide you with solid recommendations to help you achieve your unique vision of retirement.

What are the alternatives to a professional analysis? According to EBRI, 73% of those who have not done a calculation simply guess at the estimate. About 10% have read or heard about how much is needed. The rest haven't even tried to guess at an estimate. For 30 minutes or less of your time, you can get a feeling of confidence knowing you have a plan in place. Even if you've already done an analysis, you'll be sure to find value in a second opinion.

#### Retirement, Insurance and Investment Services for Life

When it comes to planning your retirement, we understand the importance of a trusted partner. Call Suncoast Trust & Investment Services today at toll-free (866) 300-9382 for a no-cost, no-obligation appointment. Be sure to bring any paperwork that will help us understand your situation better such as account statements, tax forms, retirement plan information. If married, it's best that both you and your spouse attend.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Trust services available through MEMBERS Trust Company. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. The representative may also be a financial institution employee that accepts deposits on behalf of the financial institution. CBSI is under contract with Suncoast Schools Federal Credit Union, through Suncoast Trust & Investment Services, to make securities available to members. B2MM-1205-E092

## IMPROVE YOUR LIFE WITH FINANCIAL EDUCATION SEMINAR SERIES

Members are invited to attend the following free seminars. All seminars are from 6:30 to 8:30 pm. Space is limited. Reserve your seat online at [www.suncoastfcu.org](http://www.suncoastfcu.org) or call 800-999-5887 extension 87129.

### CREDIT WORKSHOP

At this seminar, you will learn all about different types of credit, how to understand your credit report and credit scores and how to improve your FICO score.

#### July 17, 2008 (2 locations)

Town n' Country Service Center *(Presented in Spanish)*  
8201 West Waters Avenue - Tampa

Fort Myers Service Center  
1533 Matthew Drive - Fort Myers

#### August 5, 2008

East Bradenton Service Center  
8700 East State Road 70 - Bradenton

#### August 21, 2008

Port Richey Service Center  
7225 Ridge Road - Port Richey

### IDENTITY THEFT

Reduce your chances of becoming a victim of identity theft by attending this free seminar.

#### July 10, 2008 (2 locations)

Fletcher Avenue Service Center  
950 West Fletcher Avenue - Tampa

Golden Gate Service Center *(Presented in Spanish)*  
7465 Vanderbilt Beach Road - Naples

#### August 7, 2008

Town & Country Service Center *(Presented in Spanish)*  
8201 West Waters Avenue - Tampa

#### August 12, 2008 (2 locations)

Lutz/Land O' Lakes Service Center  
1837 Collier Parkway - Lutz

Fort Myers Service Center  
1533 Matthew Drive - Fort Myers

### MAKING A BUDGET

At this seminar you will learn all about creating and following a budget.

#### July 15, 2008

Brooksville Service Center  
18915 Cortez Boulevard - Brooksville

#### July 31, 2008

North Fort Myers Service Center  
565 Pine Island Road - Fort Myers

#### August 14, 2008 (2 locations)

Fletcher Avenue Service Center  
950 West Fletcher Avenue - Tampa

Golden Gate Service Center *(Presented in Spanish)*  
7465 Vanderbilt Beach Road - Golden Gate

#### August 21, 2008

South St. Pete Service Center  
2120 34th Street South - St. Petersburg

### ONLINE BANKING

At this seminar, you will learn how to use SunNet Online Banking and Bill Pay.

#### July 24, 2008

East Tampa Service Center  
1920 East Hillsborough Avenue - Tampa

### Suncoast Trust & Investment Services Seminar Series

#### THE RETIREMENT SOLUTION FOR SCHOOL EMPLOYEES

At this seminar, we will provide you with information on the 403(b)(7) tax-sheltered retirement account.

#### August 6, 2008 - 3:00 - 4:30 pm

Administrative Center Training Room  
6801 East Hillsborough Avenue - Tampa

#### BASICS OF WILLS AND TRUST

#### August 26, 2008 - 6:30 - 8:00 pm

South Tampa Service Center  
2502 South Manhattan Avenue - Tampa

Reserve your seat online at [www.suncoastfcu.org](http://www.suncoastfcu.org)  
or call 800-999-5887 extension 87708

## FOR YOUR SAFETY AND SECURITY

### Why Suncoast requires identification for all monetary transactions

You may have wondered why Suncoast requires you show photo identification for all monetary transactions. This is not just a credit union policy - it is part of the Customer Identification Program section of the USA Patriot Act that sets forth requirements to which Suncoast and all other financial institutions must adhere. In many cases, our staff is familiar with members, but knowing you personally does not waive the requirements. Even if the teller knows you well outside the credit union, he or she is required to request and verify identification before processing any monetary transaction, releasing account information, making address or other account changes, providing online access information, or accepting an application for a new account or loan.

While this policy might appear ridiculous for deposits, unfortunately, fraudsters can use deposits to steal from you, too. Checks can be deposited to the victim's account without his or her knowledge and then later withdrawn through fraudulently obtained online access or ATM information. In most cases, the checks are worthless, leaving the legitimate member with an overdrawn account. Even cash deposits can be used for money laundering purposes. Hence the requirement of the regulations that identification be verified for every monetary transaction for every member.

Please be assured that the policies and regulations are intended for your protection. If you have questions, please feel free to contact us. We appreciate your membership!

# Suncoast is...

## Going Green!



Suncoast is on a credit union-wide mission to promote eco-friendly awareness in our daily lives and surrounding communities. To start with, Suncoast has launched a credit union-wide recycling drive at our main campus and select branch locations. The recycle bins will be available for branch employees and member use. The best part is a portion of the proceeds will be donated to Ronald McDonald House charities! So we're not just going green, but also helping to improve the lives of sick children!

Recycle bins will be available for members' use at the following Suncoast branches:

### **Hillsborough County**

Seffner - 901 W. Dr. Martin Luther King Jr. Boulevard  
Brandon - 1370 Oakfield Drive  
Town N' Country - 8201 West Waters Avenue  
South Tampa - 2502 S. Manhattan Avenue  
Valrico - 3234 S. Miller Road  
Fletcher - 950 W. Fletcher Avenue  
New Tampa - 17505 North Palms Village

### **Collier County**

Golden Gate - 7465 Vanderbilt Beach Road  
North Naples - 1035 Crosspoint Drive  
Naples - 2728 N. Horseshoe Drive

### **Lee County**

Fort Myers - 1533 Matthew Drive  
North Fort Myers - 565 Pine Island Drive  
Cape Coral - 5 Del Prado Drive, South  
Lehigh Acres - 226 Beth Stacey Boulevard

In addition, Suncoast has many environmentally friendly practices already in place. Remodeled departments are upgraded to energy efficient lighting and all old carpet is recycled while new carpet is purchased with recycled components.

Suncoast also recycles unused office furniture which gets donated to other businesses and non-profit organizations. New branch locations have upgraded to hand dryers rather than paper towels in all restroom facilities and c-fold paper towels are being switched to 80% post waste brown towels. Post waste comes from magazines, newspapers, etc., and there is no bleach used in manufacturing the towels.

And when it comes to recycling office paper, Suncoast has a history of being green! Since 1996, Suncoast signed on to not only shred used office paper, but recycle it too!

## Tips for Going Green with Suncoast

How can you start banking greener? Start by using SunNet Online Banking and Bill Pay, direct deposit and eStatements! Not only will you help the environment, but you might just see a little more green in your wallet.

SunNet Online Bill Pay offers many benefits such as saving paper, stamps, time and gas while making your life easier and greener! Once set up, you can reduce lost payments and the amount of time spent writing checks and shuffling papers. Online Bill Pay takes money directly from your checking account and sends it to whoever you wish either in the form of a paper check or electronically. Online Bill Pay is safe, secure, and easily accessible even when on the go! Sign onto SunNet today and give Online Bill Pay a try!

Not green enough yet? Try going paperless and sign up for Suncoast eStatements! They're free, convenient and safe while helping the environment by reducing paper waste. Once you enroll you will receive email notification that your statement is ready to be accessed, viewed, printed or archived. This allows for peace of mind knowing that you are reducing the risk of fraud and identity theft. Be less dependent on paper and more eco-friendly. It's an easy way to protect the environment!

Another great way to go green: Sign up for direct deposit! It's a great way to save time, gas and paper! Suncoast offers free direct deposit to members so your check is in your account even if you are out of town, on vacation, sick or unable to get to your financial institution. Give us a call to set up direct deposit today!

**Go Green!**  
**Save the Environment!**  
**Now that's Smart!**

**Suncoast is...**

*Going Green!*

See Page 7  
for  
information  
about how  
**Suncoast is  
Going Green!**

## SERVICE CENTER NEWS!



### Suncoast Welcomes Public School Students in Lee and Collier County!

Effective immediately, all public school children (Grades K-12) in Lee and Collier County are eligible for membership at Suncoast. That means their immediate family members can also join! The whole family can benefit from credit union membership - higher earnings on deposits, lower rates on loans and many free services!

### New Branch Serving Desoto County!

Suncoast is pleased to open its first branch in Desoto County! Located in the city of Arcadia at 1713 Oak Street East, membership in Desoto is open to people who live, work attend school or religious services in the county. This branch features a walk-up ATM for after-hours service and full access to tellers and member financial representatives.

### Suncoast Celebrates 50th Branch Opening in Southwest Cape Coral!

Suncoast proudly celebrates the opening of our 50th service center - located in Lee County at 1730 Cape Coral Parkway West. This 5,000 square foot free standing service center features the convenience of drive-through and walk-up ATMs as well as drive-through lanes.

**TO LEARN MORE ABOUT CREDIT UNION ELIGIBILITY AND  
TO LOCATE BRANCHES AND ATMS, VISIT [SUNCOASTFCU.ORG](http://SUNCOASTFCU.ORG)!**