



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 - September 2007

WHAT'S INSIDE



FORD MUSTANG RAFFLE
TICKETS NOW AVAILABLE

PAGE 2

SUNCOAST FOR SCHOOLS
REWARDS CHECK CARD

PAGE 4

5.9% VISA BALANCE
TRANSFER PROMOTION

PAGE 5

VISIT
RETIREMENT CENTRAL

PAGE 6

HOLIDAY CLOSINGS

COLUMBUS DAY
OCTOBER 8, 2007

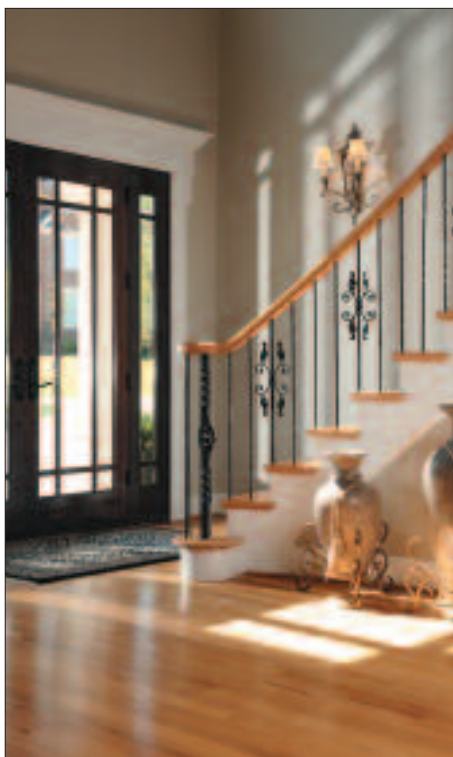
THANKSGIVING DAY
NOVEMBER 22, 2007

CHRISTMAS
DECEMBER 25, 2007



Love your house but unhappy with your mortgage?

Learn about the **BEST mortgage deal in town...**
right here at Suncoast Schools Federal Credit Union!



There are many reasons members might want to consider refinancing:

- Is your adjustable rate mortgage due to re-price, which will result in a higher payment?
- Do you have an Interest Only Mortgage with an increasing balance?
- Could you make use of your equity for home renovations or additions, school tuition or debt consolidation?
- Would you like to pay off an existing 2nd mortgage, and possibly lower your interest rate while making one easy payment?
- Do you need help because of increasing property tax and insurance payments?

Suncoast might be able to help, and you can start now! The first step is to learn if refinancing is right for you. Find out easily by visiting the refinance pages of the Suncoast Online Mortgage Center at www.suncoastfcu.org. While you're there, use the precise calculators that will tell you how much you can refinance, what your new monthly payment will be and how much money you can save.

If you're not sure which mortgage loan is right for you, learn about all the loan options that are available. When you're ready, you can apply online, over the phone or in person at any branch.

Suncoast mortgages come with more than just great rates. There are no application or lender fees, and we provide quick approvals and closings. Suncoast can even help you with home and flood insurance.

**For more information, call (800) 999-5887
or visit www.suncoastfcu.org today!**

MORTGAGES ARE SUBJECT TO CREDIT QUALIFICATION, APPRAISALS
AND CERTAIN OTHER REQUIREMENTS.

**SUNCOAST SCHOOLS
FEDERAL CREDIT UNION**

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**PUBLISHED BY
SUNCOAST SCHOOLS
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HEARING IMPAIRED TDD LINE
EXTENSION 86852

OFFICE HOURS

MONDAY-THURSDAY 8:30AM TO 5PM
FRIDAY 8:30AM TO 6PM

DRIVE-THRU HOURS

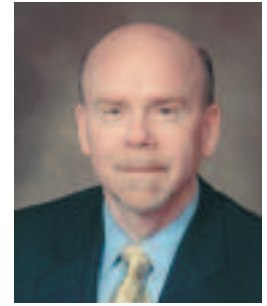
MONDAY-FRIDAY 8AM TO 6PM

TELEPHONE HOURS

MONDAY-FRIDAY 7AM TO 8PM
SATURDAY 8AM TO 1PM

COMMENTS FROM TOM

TOM DORETY, PRESIDENT/CEO



Tom Dorety
President/CEO

On Page 4 of this newsletter we announce a new Visa Check Card, the “*Suncoast for Schools Rewards Check Card.*” I wanted this on the front page but was overruled (You might think I have more influence than that – you’d be wrong!) The reasons are: 1) the new plastic isn’t quite ready for production; and 2) with all the bad press concerning the real estate market, we want to make sure you know that we are THE ANSWER for your mortgage needs. So mortgages got the prime spot and the new check card is on Page 4.

But take it from me, the Suncoast for Schools Rewards Check Card is a big deal! Here’s why. When you use your check card and sign for the transaction (as opposed to using your PIN), two very good things happen. First, you are credited with reward points that you can redeem for all sorts of things, and second, five cents goes directly to the Suncoast for Kids Foundation. And we will use all of these funds for public education in your county. So each time you sign for a debit transaction, not only do you benefit but so does public education in your own county.

Now maybe you don’t think a nickel is such a big deal. Well, you’d be wrong again! In 2007, those nickels should add up to over \$1.2 million. They will fund scholarships in every high school, teacher grants in every county, needed supplies for teachers and students, employee recognition events and many other special programs throughout our 15 county area. These donations will have a major impact on our children, our schools, and our communities.

While the new cards won’t be introduced for another month or so (they’re designed with a new lenticular technology and if you don’t know what that means, you’re not alone – it’s supposed to equate to improved security and graphics), the program is already in place. So use the Suncoast for Schools Rewards Check Card and get those nickels working for our kids!

Members are invited to support the 3rd Annual Credit Union Kids Classic benefiting All Children’s Hospital Pediatric Intensive Care Unit.

Raffle Tickets for a 2007 Ford Mustang Convertible are available at all branches.



Tampa Bay Area Credit Unions for Kids, a group of 20 local credit unions, invites you to support the new Pediatric Intensive Care Unit at All Children’s Hospital in St.

Petersburg. Funds will be raised for this new facility at the 3rd Annual Credit Union Kids Classic golf tournament on Monday, October 8, 2007, at Lake Jovita Golf and Country Club. Raffle tickets can be purchased in advance at any Suncoast service center. Requested donation for each ticket is \$5.

ALL FUNDS RAISED THROUGH THE GOLF TOURNAMENT AND RAFFLE SUPPORT ALL CHILDREN’S HOSPITAL

IT'S A BUYER'S MARKET!
LET SUNCOAST HELP YOU BUY YOUR FIRST HOME!



If you currently pay rent because you think you can't afford to buy a home, you might want to think again. Speak to a trusted mortgage advisor at Suncoast Schools Federal Credit Union about the best mortgage deal in town!

Suncoast offers special mortgages for first time homebuyers featuring 100% financing, no lender fees, low closing costs and speedy closings. We can also help you with local down payment assistance programs. Contact us today to learn more about:

- "Helper" Mortgage and Suncoast 97 Mortgage - For first time homebuyers meeting maximum household income requirements, these mortgages feature low down payments of just 3% and no private mortgage insurance (PMI) requirement resulting in lower monthly payments.
- Suncoast Sponsorship Mortgage - This special mortgage helps members buy homes with low or no money down when other assets are pledged by a Sponsor in lieu of a normal 20% down payment, including share or share certificate accounts, equity in Sponsor's home, stocks or mutual funds. No PMI is required, allowing a lower monthly payment for the buyer.

Suncoast charges no application or lender fees. You can apply online, over the phone or at any service center, receive a fast approval and close within an average of 10 business days.

**FOR MORE INFORMATION,
VISIT WWW.SUNCOASTFCU.ORG TODAY!**

MORTGAGES ARE SUBJECT TO CREDIT QUALIFICATION, APPRAISALS
AND CERTAIN OTHER REQUIREMENTS.



Congratulations to the winners of the \$20,000 eStatement Summer Sweepstakes!

Choosing eStatements is the safest, most efficient way to manage your Suncoast accounts! When you enroll, your statement information is made available online - safely and securely through SunNet. There's no chance of losing your statement in the mail, and you have access to the information immediately!

Congratulations to the first winners of the Summer eStatement Sweepstakes! We've been choosing one lucky \$1,000 winner per week since June 29th. The \$10,000 grand prize winner and other weekly winners will be announced in our next newsletter!

Congratulations to:

Week #1: **Ms. Heather D Thom** -
Enrolled 6/27/2007

Week #2: **Marjorie P Howell** -
Enrolled 3/15/2006

Week #3: **Harold Charles** -
Enrolled 6/18/2007

Week #4: **Concetta M Shepherd** -
Enrolled 7/19/2007

Week #5: **Michelle Ann Bolin** -
Enrolled 7/6/2007

Week #6: **Susan M. Stablic** -
Enrolled 6/24/2007

Week #7: **Jhnn E. Sharp** -
Enrolled 7/10/2003

Signing up for eStatements is easy!
Visit www.suncoastfcu.org and
log into SunNet.
Then follow the eStatement link!

AT SUNCOAST, YOU GET CHECKING THAT'S MORE THAN FREE. IT'S SMART.



Everybody is pushing free checking these days. We agree, checking should be free. But Suncoast Schools Federal Credit Union does not stop there.

With Smart Checking, you also get the following benefits:

- Free checks¹
- Suncoast for Schools Rewards Check Card featuring money for local schools and ScoreCard Rewards Bonus Points
- No monthly service fees
- No opening deposit or minimum balance requirements
- Unlimited check writing
- Free overdraft protection
- Free access over the phone, in branches, at participating ATMs, point-of-sale and online
- Free access at Publix Presto ATMs
- Free online banking and bill pay
- Free eStatements and combined account statements
- Free images of cleared checks²
- Free direct deposit and payroll deduction
- Free incoming wire transfers
- Earn interest on balances of \$1,000 or more.

Do the smart thing and open an account today.
For more information, visit www.suncoastfcu.org
or call (800) 999-5887.

¹Suncoast Exclusive check style. ²Past three months available online using SunNet free online banking. Credit union membership and credit qualification required.

Open a Suncoast Smart Checking Account Today!

Free checking for you.

Free money for local schools.

When you open a Smart Checking account at Suncoast Schools Federal Credit Union, you do something smart for yourself and have a chance to help local school kids at the same time.

INTRODUCING THE SUNCOAST FOR SCHOOLS REWARDS CHECK CARD

Every time you make a purchase with the Suncoast for Schools Rewards Check Card and sign instead of using your PIN, Suncoast donates five cents to schools in your county. It doesn't cost you a thing, and you'll also receive ScoreCard Rewards Bonus Points - plus all the other benefits of Suncoast Smart Checking.

The Suncoast for Schools Rewards Check Card is exactly the kind of service and innovation you'll only get with Suncoast, where smart people keep their money.

To open a Smart Checking account visit www.suncoastfcu.org to download the application or visit any Suncoast Service Center.
Or call (800) 999-5887.



The new Suncoast for Schools Rewards Check Card will be available in October. Members who currently have Smart Checking and a check card can take pride knowing each time they make a check card purchase and sign instead of using their PIN, five cents is already being contributed to local public schools. The new Suncoast for Schools card will be re-issued to all members over the next several months; no action is required to receive the new card.

Support Education LICENSE PLATES



Did you know that by purchasing a Support Education license plate you are supporting education in your county? The specialty automobile license plate designed to support and promote education has been sold by the Department of Motor Vehicles since 1994, and has generated hundreds of thousands of dollars to enhance education.

The Florida Educational License Plate is available through the Department of Motor Vehicles in each county and can be purchased wherever license plates are sold. You can go online at any time to directly purchase the Support Education license plate at www.license4learning.com.

The cost of a Support Education license plate is only \$20 above the cost of a regular plate, and the difference is considered a tax-deductible item. The \$20 fee stays in the county in which the plate was purchased and is used to enhance public education for the public schools through the local Education Foundation.

Proceeds are used to help teachers and students excel through programs that are not funded by public tax revenues. Such programs might include classroom grants, post-secondary scholarships, and early childhood literacy initiatives to name a few.

Florida Educational License Plate holders send a clear message - they recognize the importance of supporting education in their community. Please consider purchasing a Support Education license plate and show how proud you are to support education!

Accounting firm to verify data on September statements

The Credit Union's independent certified public accountants, Hutto & Carver, P.A., will be confirming accounts as of September 2007 in conjunction with the annual 2007 audit of Suncoast Schools Federal Credit Union's financial statements. The confirmation process will include a message on all statements and letters to the owners of randomly selected accounts.

Please take time to examine your September 2007 account statements carefully and compare the information to your records. If the information agrees with your records, no action is necessary. If you do not receive the September statements from the credit union, or if you believe the information is not correct (excluding name and address changes), please write to the auditors at the following address, explaining the information you believe to be incorrect. They will investigate and respond to you: Hutto & Carver, P.A., C.P.A.s, P.O. Box 12354, Pensacola, Florida 32591-2354

SAVE MONEY WITH YOUR SUNCOAST VISA CREDIT CARD!

For a limited time, consolidate high-interest credit card balances to your Suncoast Visa and pay only 5.9% APR*! On balance transfers, you'll pay that lower rate until the transferred balance is paid in full! And unlike most other credit card issuers, Suncoast never charges a balance transfer fee. Save on interest charges and replace all those bills with just one easy payment!

Transfer balances beginning August 1, 2007, by calling (800) 645-7728 or online at www.suncoastfcu.org. Hurry! You only have until October 31, 2007!

*Annual Percentage Rate.

SEMINAR SERIES

Members are invited to attend the following free seminars. All seminars are from 6:30 to 7:30 pm.

TAKING THE MYSTERY OUT OF RETIREMENT PLANNING

A three-part workshop on how to manage your finances during your retirement years. Receive a free complimentary workbook for attending all three workshops.

Part 1 - Investment Strategies - September 12

Part 2 - Retirement Plan Distribution - September 19

Part 3 - Income for Life - September 26

Fort Myers Service Center
1533 Matthew Drive - Fort Myers

RETIREMENT INCOME PLANNING

Plan your retirement income today for meeting your goals tomorrow. Learn strategies that will help you start building your retirement income plan.

September 13, 2007

East Tampa Service Center
1920 E. Hillsborough Ave - Tampa

September 19, 2007

Spring Hill Service Center
4176 Mariner Blvd - Spring Hill

November 8, 2007

Santa Barbara Service Center
2325 Santa Barbara Boulevard - Cape Coral

WOMEN & INVESTING

Make It Happen! A How-to-Workshop on Achieving Your Financial Goals. *Different Approach Different Needs.* Receive a free complimentary workbook for attending.

September 27, 2007

Naples Service Center
2728 Horseshoe Drive North - Naples

RETIREMENT INCOME PLANNING

Plan your retirement income today for meeting your goals tomorrow. Learn strategies that will help you start building your retirement income plan.

October 17, 2007

Inverness Service Center
2367 East Gulf to Lake Highway - Inverness

DROP & ESTATE PLANNING

DROP Rollover Options and 10 Estate Planning Tips.

October 25, 2007

Fletcher Service Center
950 West Fletcher Avenue - Tampa

**SPACE IS LIMITED. RESERVE YOUR SEAT ONLINE
AT WWW.SUNCOASTFCU.ORG OR
CALL 800-999-5887 EXTENSION 87708.**



WHAT'S GOING ON IN YOUR LIFE?

No matter what stage of life you're in, there are things you should know and act upon now that will help you retire comfortably.

Visit Retirement Central at www.suncoastfcu.org for information if you are:

- ◆ Just getting started saving
- ◆ Actively saving
- ◆ Getting married
- ◆ Starting a family
- ◆ Changing jobs
- ◆ Suddenly single
- ◆ Recently laid off
- ◆ Hoping to retire early
- ◆ Inheriting retirement assets
- ◆ Approaching retirement
- ◆ In retirement

Retirement Central provides members with a wealth of information related to retirement planning. Along with eleven tutorials related to major life events, you will access planners and calculators providing you with personalized advice based upon your own retirement needs and stage of your life. You'll also be provided monthly news articles focused on timely member-oriented retirement plan topics.

Get practical ideas today that you can apply to help you achieve financial security in your retirement years.

**VISIT WWW.SUNCOASTFCU.ORG AND CLICK
RETIREMENT CENTRAL TODAY!**

SUNCOAST SEMINAR SERIES

Members are invited to attend the following free seminars. All seminars are from 6:30 to 8:30 pm.

UNDERSTANDING CREDIT & MAKING A BUDGET

Improve your life with financial education. At the "Change Your Credit, Change Your Life Seminar," you'll learn all about different types of credit, how to understand your credit report and credit scores, how to improve your FICO score, and how to create and follow a budget.

September 18, 2007 (2 locations)

Brooksville Service Center
18915 Cortez Boulevard - Brooksville

East Bradenton Service Center
8700 E State Road 70 - Bradenton

September 20, 2007

Port Charlotte Service Center
19501 Cochran Boulevard - Port Charlotte

October 16, 2007 (2 locations)

Crystal River Service Center
517 NE 5th Street - Crystal River

East Tampa Service Center
1920 E Hillsborough Avenue - Tampa

November 8, 2007

Town n' Country Service Center
8201 W Waters Avenue - Tampa

November 15, 2007

Fort Myers Service Center
1533 Matthew Drive - Fort Myers

CAR BUYING 101

Learn about getting approved for a car loan, the difference between invoice and MSRP and protecting your investment.

September 6, 2007

Fort Myers Service Center
1533 Matthew Drive - Fort Myers

September 20, 2007

Administrative Center Training Room
6801 E Hillsborough Avenue - Tampa

October 25, 2007

Plant City Service Center
1905 S Alexander Sreet - Plant City

November 14, 2007 (2 locations)

Brandon Service Center
1370 Oakfield Drive - Brandon

Del Prado Service Center
5 Del Prado Boulevard S - Cape Coral

ONLINE BANKING

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

September 25, 2007

Spring Hill Service Center
4176 Mariner Boulevard -
Spring Hill

October 23, 2007

Naples Service Center
2728 Horseshoe Drive N - Naples

October 25, 2007

Valrico Service Center
3234 S Miller Road - Valrico

November 8, 2007

South Tampa Service Center
2502 S Manhattan Avenue - Tampa

November 15, 2007

Port Richey Service Center
7225 Ridge Road - Port Richey

SPACE IS LIMITED. RESERVE YOUR SEAT ONLINE AT WWW.SUNCOASTFCU.ORG OR CALL 800-999-5887 EXTENSION 87129.

SHARE CERTIFICATE ACCOUNTS

TERMS FROM 6-60 MONTHS. HIGH YIELDS. AND NOW, LOWER MINIMUM OPENING REQUIREMENTS.

Pay yourself first... a penny saved is a penny earned... save for a rainy day... We've all heard the expressions. Whether you're saving for a home, school tuition, emergencies or retirement, what's most important is that you save!

Consumer savings are still at historically low levels; many people need to borrow money just to get by. Suncoast Schools Federal Credit Union wants to help change this pattern for our members. That's why we've lowered the minimum opening deposit requirement on high rate certificate accounts to just \$500!

Certificate accounts are a good savings choice if you don't need immediate access to the money. And with Suncoast certificate accounts, you will never have to worry about loss of your initial investment if you do need to make an early withdrawal. You can choose to invest for a short term

(six months) or as long as 60 months. Generally, the longer the term you choose, the higher the annual yield you'll earn on your money. Members are encouraged to check with the credit union periodically to find out about special promotions.

When comparing certificate account rates among other financial institutions, remember to read the fine print. Many banks offer "jumbo" rates - which look attractive, until you read the disclaimer and find out that the high rate is only earned for high deposit amounts. That's not how we do business at Suncoast. Whether you keep \$500 or \$50,000 in your certificate account, you'll earn the same high yield. Suncoast doesn't pay more for higher deposits - we want all our members to benefit from saving with the credit union.

TO REVIEW CURRENT RATES FOR CERTIFICATE AND MONEY MARKET ACCOUNTS,
VISIT SUNCOASTFCU.ORG OR CALL (800) 999-5887 TODAY!



Chartered as Hillsborough County Teachers Credit Union —1934
6801 East Hillsborough Avenue/P.O. Box 11904/Tampa, Florida 33680

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Tampa, Florida
Permit No. 480



See pages 4 and 5 to
learn how you can
Support Education.

SERVICE CENTER NEWS!

NOW OPEN IN RUSKIN!

Suncoast's 13th location in Hillsborough County celebrated its grand opening with a special event featuring food, prizes and fun! Members were treated to entertainment by WDUV-FM Radio along with snacks throughout the day. Located at 3044 State Road 674, the new branch is convenient to Sun City Center and Apollo Beach, along with Ruskin. Situated in the Sun Point Shopping Center, the branch is 3,150 square feet and offers a walk-up ATM, teller service and full member service support. Managed by Donnell Williams, the Ruskin branch is staffed by six enthusiastic Suncoast employees, ready to serve you!

NEW BRANCH OPENING SOON!

Suncoast has opened its field of membership to South St. Petersburg in Pinellas County. In this specially designated area, anyone who lives, works, goes to school or attends religious services within the boundaries is eligible for credit union membership. For a boundary map and more information, visit www.suncoastfcu.org and click on the link that says, "Who can join." The address of the new branch scheduled to open in the coming months is 2100 34th Street South.

Coming later this year to Fort Myers, Suncoast will open our 10th location in Lee County. Located at 10580 Colonial Boulevard at the corner of Treeline Avenue, our new branch is nestled in the Shoppes at Pelican Preserve.

**STAY TUNED FOR MORE INFORMATION ABOUT
GRAND OPENING CELEBRATIONS FOR OUR NEW OFFICES!**

