

Enjoy the Benefits of Credit Union Membership

Welcome to Suncoast Schools Federal Credit Union, where members benefit from lower rates on loans, higher earnings on deposits and many free or low-fee services. That's because, unlike a bank that returns profits to shareholders, at Suncoast profits go to members. As a not-for-profit, completely member-owned cooperative, we exist to meet the financial needs of our membership. Unlike banks that have to answer to stockholders, we answer only to our members and do what's best for them.

Best of all, lots of people can join. For complete information about eligible groups, visit www.joinsuncoastfcu.org. With 50 full-service branches, Suncoast serves members in the following Florida counties: Charlotte, Citrus, Collier, DeSoto, Glades, Hardee, Hendry, Hernando, Hillsborough, Lee, Levy, Manatee, Pasco, Pinellas, and Sumter.

USA Patriot Act

To help the government fight the funding of terrorism and money laundering activities, federal law (USA Patriot Act) requires all financial institutions to obtain, verify, and record information that identifies each person -- applicant and joint applicant -- who opens an account.

What this means for you:

When you open an account (deposit or loan), we will ask for your name, address, date of birth, and other information that will allow us to identify you. In addition, we will ask for unexpired government issued identification such as a driver's license and may ask for other identifying documents.

Joining is Easy!

To expedite your request, follow the checklist below:

1. Complete the following forms (on reverse side):

- Membership Application
- Joint Applicant Information (required for each joint owner)
- Signature Card (**mailed in forms require notary**)

2. Mail these forms along with the following items to the address listed below:

- Clear photocopy of unexpired government issued photo ID (driver license, military picture ID, or passport)
- Proof of eligibility, such as current payroll stub if joining through your employer
- Include a check for at least \$5 payable to SSFCU (required to open account)
- If joining through the SSFCU Retirement Association, a total of \$10 will be required (\$5 to open account and a one-time fee of \$5 to join the SSFCU Retirement Association)

Suncoast Schools Federal Credit Union
Attn: New Accts/Member Service Support
Mail Code: MSS 001
P. O. Box 11904
Tampa, FL 33680

OR

**Visit any Suncoast Service Center and a
 Member Financial Associate
 will be happy to assist you.**

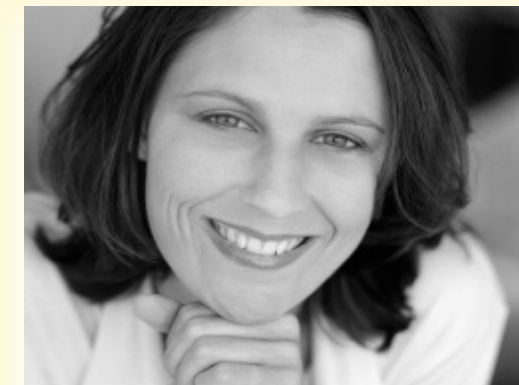
Deposit Accounts and Services

- Free Smart Checking
- Suncoast for Schools Rewards Check Card
- Share (Savings) Accounts
- Money Market Accounts
- Certificate Accounts
- Traditional and Roth IRAs
- Coverdell Savings Accounts
- Deferred Compensation Accounts
- Panther Kids' Club
- CU Succeed Teen Club

Loan Accounts and Services

- Visa Credit Cards featuring ScoreCard® Rewards Bonus Points
- Car Buying Service
- Vehicle Loans (New or Used)
- Boat Loans
- Motorcycle Loans
- Harley Davidson Loans
- RV Loans
- Mobile Homes
- Tax Savers Loans
- Mortgage Loans - Purchase and Refinance
- Home Equity Loans and Lines of Credit

**For account information or information
 on credit union services, call the
 Members Contact Center at
 (813) 621-7511 or (800) 999-5887
 or visit www.suncoastfcu.org**



APPLICATION FOR MEMBERSHIP



Suncoast Schools Federal Credit Union
 WHERE SMART PEOPLE KEEP THEIR MONEY.

