

Enterprise Car Sale a Hit ... So we're doing it again!

We're partnering with Enterprise Car Sales again. But this time, you'll have an even bigger selection to choose from because the sale will be held at the Enterprise Car Sales location in Lauderdale Lakes.

Credit union representatives will be on-site to help arrange your financing. A better idea...get your car loan pre-approved with us before the sale so you can be prepared to ride off the lot in your new wheels.

To apply:

- Complete a loan application online at www.coralfcu.org
- Call Dawn at 954-302-7708 or Jesse at 954-302-7709
- Stop by our office

New • Used • Refinance

1% OFF Your Next Car Loan!

- Rates as low as 1.99% APR* - 60 month terms!
- No payments until January 2015!*

Clip this coupon and bring it along ... or mention it ... and we'll discount your approved car loan rate by 1% when you're ready to close on your next car loan!*

Member Name _____

Date _____

Present this coupon when closing your next Coral Community FCU car loan and receive 1% off your loan rate!

Hurry – limited time offer.

*Floor annual percentage rate for this promotion is 1.99%. Subject to credit union guidelines. Refinances apply to non-Coral Community FCU car loans only.

**Finance charge begins from date of purchase and is repaid over the term.



Get behind the wheel on a great deal!

Now's your chance to Pick the Perfect used car. We've joined forces with Enterprise Car Sales to bring you great deals on hand-selected, high quality used vehicles during the Used Auto Sales Event going on August 15-16, 2014.

Enterprise will appraise your vehicle using
Kelley Blue Book® Trade-In Value and ADD \$500!¹
Upon used vehicle purchase from Enterprise Car Sales.

No payments until January 2015!³



TWO DAY CAR SALES EVENT

AUGUST 15-16 2014
Friday 10 a.m. – 8 p.m.
Saturday 10 a.m. – 6 p.m.

Enterprise Car Sales • 2150 N. St. Rd. 7
Lauderdale Lakes, FL 33313

Rates
as low as
1.99%
APR!²

Visit our office, log on to www.coralfcu.org, or call Dawn at 954-302-7708 or Jesse at 954-302-7709 to get pre-approved today.

We're confident you'll find the car you're looking for during this sales event. Enterprise sells great cars at competitive prices and each vehicle they sell comes with one of the industry's best used car warranties. They offer no-haggle pricing and their professional staff is trained to help members through a low-pressure sales process that puts your needs first. (See back page for disclosures.)

Message from the CEO

With the hurricane season here, it's time to stock your emergency supply kit with basic survival items. And it's also time to get your "financial kit" in order:



Here are some financial preparedness tips to take note of just in case of a storm strike:

- Compile Information on credit cards, debit cards, checking accounts, savings accounts and copies of contracts and insurance policies
- Safeguard important documents on computer storage devices (USB drive, CD/DVD) and/or in waterproof storage containers
- Set up direct deposit, online banking and bill pay to reduce the risk of additional fees caused by disruptions in paying bills or emergency purchases
- Make sure you have your credit union debit or credit card available for larger purchases
- Keep some emergency cash on hand – just in case ATMs are not operating
- Familiarize yourself with close by CO-OP Shared Branch locations in case our office has to close

Taking some precautions to protect yourself and your finances now can save a lot of stress and aggravation should a hurricane hit our area. If you would like us to help you arrange any financial services, just give us a call or stop by and we will be happy to help.

Joe Pitcher, CEO

Paying for College the **Smart Way**

As more Americans pursue their dream of higher education, many students are looking for ways to fund the gap between financial aid and college expenses. That's why Coral Community FCU has partnered with Sallie Mae® to offer you the Smart Option Student Loan® so that students and families can choose from three in-school repayment options designed to help you pay off your loan faster and save money compared to a conventional private loan.



With competitive interest rates, flexible repayment options, and a choice of variable or fixed interest rates, the Smart Option Student Loan is the responsible choice. Here are just a few of the benefits:

- No origination fees and no prepayment penalty
- Borrower benefits available – like rewards and interest rate reductions
- Rates that reward creditworthy borrowers

Investing in higher education continues to be one of the best decisions you can make-- and we want to help make it happen. **Together, we can do this.** Find resources for navigating the college application process, learn more about the Smart Option Student Loan and apply online. Get started at www.coralfcu.org and click on Sallie Mae Smart Option Student loan.

Coral Community FCU is not the creditor for these loans and is compensated for the referral of Smart Option Student Loan customers.

Download Convenience on the Go ... **It's FREE**

Looking for the free app that frees up your time? Our free mobile banking app provides easy and secure access to your Coral Community FCU accounts from your smartphone or tablet. Get it now for your iPhone, Kindle, and Android at the app store for your device.

Download and go:

- Check balances
- View transactions
- Transfer funds
- Make loan payments
- Pay bills
- Find CO-OP Shared Branches



Free yourself from sitting in front of a computer or stopping by the credit union. Take us with you wherever you go! It only takes a minute to download and save time every time you bank with our easy to use app.

www.coralfcu.org

There's a Branch Away from Home . . .

Vacation plans have you traveling this summer? You'll find credit union convenience wherever you go with the CO-OP Shared Branch (formerly CU Service Centers) network that provides you with access to your account at over 5,100 locations nationwide...just as if you were in our Coral Community FCU office.



When you visit a CO-OP Shared Branch, simply present your credit union account number with photo identification and you can:



- Make deposits
- Withdraw cash
- Transfer funds
- Make loan payments
- Get account balances
- And more!

So if you're planning a trip across the country, the state, or even across town, chances are there will be a CO-OP Shared Branch wherever you go. For the nearest location, visit us online. You can also download an app to your mobile phone.



Open Your Door to New Possibilities

Home values are on the rise and interest rates are still low. That means it's a great time to open your door to opportunity.

Coral Community FCU is offering second mortgages that open up many possibilities for you. Use the funds for home improvements, bill consolidation, a family vacation or to make any big dream happen now.

Tap into your home's equity and benefit with our second mortgage featuring:

- Low fixed rates starting at **3.5% APR***
- Terms up to 10 years
- Low or no closing costs
- Interest may be tax deductible**
- Fast turnaround time
- Easy process



Make the most of opportunity when it knocks! Take advantage of today's low rates. Stop by or call us to open your door to new possibilities.

*Annual Percentage Rate subject to credit union lending guidelines. **See your tax advisor for details.

Pack Up and Save with MasterCard

Pack up your high interest credit card balances and move them over to a new Coral Community FCU MasterCard. Get the summer started with cool savings – **0% interest for 6 months**. Then pack your bags for a well-deserved vacation! With the money you'll save on interest, you'll have more to spend on your getaway.

Enjoying a vacation from big credit card bills is as easy as applying for our MasterCard. There are so many reasons why it's a good idea to move those high interest balances over to your credit union MasterCard:

- **0%** interest for the first 6 months
- Low everyday rates
- No balance transfer fees
- No annual fee
- No cash advance fees
- Same low rate for purchases and cash advances

The savings will continue long after your vacation ends. Apply now for more value and savings every day.



Enterprise Car Sale Disclosures *(continued from front)*

¹Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2014 Kelley Blue Book Co.'s website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. Kelley Blue Book valuation adjustments for vehicle mileage disproportionate to the age of the vehicle may be capped by Enterprise Car Sales at 20% of the vehicle's base value. If a Kelley Blue Book Trade-In value is not available for customer's vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$500 is available only on passenger vehicles and light duty trucks, with a Kelley Blue Book Trade-In Value and when a vehicle is purchased from Enterprise. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited including AK, HI, KY, LA, MD, NE, NM, OK, OR, SC, TX, VA and Washington, D.C. Offer valid 8/15/14 – 8/16/14. No cash advances. Cannot be combined with any other offer other than offers in this advertisement. Used vehicles were previously part of Enterprise short-term rental and/or lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. ²APR=Annual Percentage Rate. Rates as low as 1.99% APR for up to 72 months. 100% Financing available including Tax, Title and License. Financing for qualified Coral Community Federal Credit Union members. Not all buyers will qualify. Actual rate may vary based on credit worthiness. Payment example: \$15,000 for 60 months at 1.99% APR has an estimated monthly payment of \$264.75 with first payment due January 25, 2015 is \$264.75. Offer valid only on Enterprise Car Sales vehicles. Offer valid 8/15/14 – 8/16/14. ³Finance charge begins from date of purchase and is repaid over the term. Offer valid 8/15/14 – 8/16/14. The "e" logo, Enterprise, and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2014 Enterprise Car Sales.

Read & Win Newsletter Contest

Enter for your chance to win a \$25 Gas Card! Simply read the newsletter and correctly answer the following questions. Then return the form to the credit union or email the answers to memberservice@coralfcu.org (be sure to include your name and phone number). Entries must be received by July 31, 2014. Three winners will be randomly selected from among the correct ones received. You must be a member to win.

- _____ by Sallie Mae, is a great way to help you pay for college expenses not covered by scholarships and federal loans.
- Download our free app for your _____, _____, or _____ mobile device.
- Our low, fixed rate _____ is a great way to tap your home's equity.

Name _____
 Address _____
 Phone Number _____ Email address _____
 Account Number _____

Dividend Rates *(Declared for Third Quarter)*

Savings

Annual Percentage Yield (APY)

Shares (paid on Average Daily Balance over \$250) .....	.15%
Holiday Club; Island Club (paid on Average Daily Balance over \$100) .....	.15%
Coral Kids (Min. balance to earn dividends is \$50) .....	.15%
Coral Checking (Min. balance to earn dividends is \$2,000) .....	.15%
Lighthouse Checking (Min. balance to earn dividends is \$500) ..	.15%
Individual Retirement Account (IRA) .....	.35%
Money Market: \$2,500 - \$9,999.99 .....	.10%
\$10,000 - \$24,999.99 .....	.25%
\$25,000 - \$49,999.99 .....	.30%
\$50,000 - \$99,999.99 .....	.35%
\$100,000 and over .....	.40%
IRA Certificates of Deposit	Call for rates
Certificates of Deposit	Call for rates

Loans

Annual Percentage Rate (APR)

New & Used Cars	as low as 1.99%
Boats & RVs	as low as 3.99%
Computers	9.00%
Secured Savings	4.00%
All Other Loans	as low as 9.50%
MasterCard	as low as 8.90%
Second Mortgages (Fixed)	as low as 3.50%
HELOCs	as low as 4.00%

Please contact the Credit Union at (954) 772-2330 for further information about the rates and fees applicable to the advertised accounts. All rates subject to change. Rates determined by individual credit history. With Net Deposit, receive an extra 1/2% discount on your new loan. Excludes floor rates, MasterCard and Mortgage loans.



Phone: 954-772-2330

Toll Free: 877-446-4328

MAIN BRANCH

1930 N.E. 47th Street, Suite 120

Ft. Lauderdale, FL 33308

Fax: 954-772-5302

HOURS

Monday, Tuesday, Wednesday, Friday:

7:30 a.m. - 5:00 p.m.

Thursday: 10:00 a.m. - 5:00 p.m.

BOARD OF DIRECTORS

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Investments & Secretary

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Deborah Bylica, Treasurer

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MelRita Pazin, Chair

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Eduardo Torres

HOLIDAY CLOSINGS

Independence Day

Friday, July 4, 2014

Labor Day

Monday, September 1, 2014