

SOLUTIONS



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President's *Message*

– Gary Regoli, President and CEO

Achieva Members:

It is with great enthusiasm and excitement that I join Achieva Credit Union as the new President and CEO. I have been truly humbled by the warm reception I have received from the Achieva board of directors, employees and members alike.

I came to Achieva from Boeing Wichita Credit Union (BWCU), where I served as President and CEO since 1999. Prior to BWCU, I was Vice President of Operations at Campus USA Credit Union in Gainesville, Florida, where I began my credit union career in 1985.

My roots are in the hills of eastern Ohio. However, the day after graduating with

a BS in Accounting from Tennessee Temple University in Chattanooga, Tennessee, I moved to Ocala, Florida, where my parents still reside. There, I met my wife, Teresa, while we both were teaching at Ocala Christian Academy. We have four adult children.

I also hold an Executive MBA from Wichita State University, and have volunteered my time for organizations including National MS Society, KPTS Public Television, Wichita Area Chamber of Commerce and the Wichita Area Technical College Foundation. Also, I am a Rotarian.

Looking to the future, Achieva Credit Union will continue to provide unsurpassed member service, while offering the

products and services that will assist an increasing number of members in meeting their financial needs and goals. Our primary focus is to be the preferred financial services provider for individuals in the communities we serve. We are a financial cooperative that exists for you, the member-owner. I sincerely thank you for your continued business, and I look forward to serving you in the future.



Sincerely,

A handwritten signature in black ink that reads "Gary Regoli". The signature is written in a cursive, flowing style.

Gary Regoli
Achieva Credit Union
President and CEO

Achieva Credit Union's MVP '08 Grand Opening Celebration

Fun was had by all at the grand opening celebration of our new Madison branch on Saturday, July 26. The new credit union branch is located at 5920 State Road 54 in New Port Richey, at the intersection of State Road 54 and Madison Street.

We celebrated our new branch by welcoming new and current members, who enjoyed delicious food such as hot dogs, hamburgers and popcorn, and great music. The children in attendance had a blast with our one-man circus, bounce house, T-ball, face painting and balloons. For the grownups there was a prize wheel, a cash cube and giveaways. Congratulations

to Lawrence Nichols of Holiday, who won the grand prize – a fabulous Rays' VIP Package.

We want to thank everyone for coming out to the celebration, and welcome all of you to our new Madison branch. You're sure to enjoy the same stellar service and helpful crew that is part of the Achieva difference.



Housing Market Got You Nervous?

Add Real Value to Your Home with *Green Improvements*

The shaky housing market doesn't have to derail your home improvement plans – but you may want to rethink them a bit. While an expensive gourmet kitchen and spa-like master bath may have added to your home's resale value a few years ago, today's buyers may be more attracted to energy-efficient appliances and low-flow toilets. Even if you don't plan to sell any time soon, these home improvement projects can help you reduce energy bills and improve your quality of life.

Landscape. Planting hardy trees and bushes around the foundation of the house can help keep energy costs down while adding to your home's curb appeal. Also visit the Southwest Florida Water Management District website at www.swfwmd.state.fl.us for tips on creating and maintaining "Florida-friendly" landscaping, which conserves water and reduces pollution of water resources.

Install energy efficient windows. Upgrading to modern windows with energy-efficient glass will help you combat Florida's hot, humid climate and could save you hundreds in annual cooling costs.

Use eco-friendly materials. Cork can be less expensive than tile or wood flooring, plus it insulates well, won't rot if it gets wet and won't absorb dust. Bamboo countertops are hard and dense, which makes them surprisingly durable.

Think efficiency. A water-saving toilet uses half the water of a traditional model. Replacing standard light bulbs with LED (light-emitting diode) lighting systems can help reduce your electric bill. Installing an on-demand water heater means you'll never run out of hot water, and you'll eliminate the constant flow of energy necessary for a conventional type.

Start Today!

A home equity loan or home equity line of credit from Achieva Credit Union can help you put your home improvement plans into action. Visit www.AchievaCU.com, call (727) 431-7680 or stop by today to get started!



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- 401(k) Rollovers
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To schedule a no-cost, no-obligation appointment, call (727) 431-7309 today!



Steven Nordbeck, CFP

VP, Financial Advisor
Trust Liaison Officer

B.A. Finance-University of South Florida
Financial Planning Association-Member
19 years financial services experience

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. **Non-deposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by Achieva Credit Union.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

Rest Easy...

Your Money's Safety Is Guaranteed

News of bank closings and financial unrest in the wake of the subprime mortgage lending crisis has shaken the confidence of many consumers. But your deposits remain safe and secure thanks to the strength and soundness of Achieva Credit Union. You can enjoy added peace of mind knowing your savings are federally insured through the National Credit Union Administration, a U.S. government agency. The National Credit Union Share Insurance Fund (NCUSIF) is backed by the full faith and credit of the U.S. government.

For nearly 40 years, the fund has protected credit union members' hard-earned savings. In that time, not one penny of insured savings has ever been lost by a member of a federally insured credit union. All federal credit unions and numerous state-chartered credit unions are insured by NCUSIF, and members pay nothing for the protection. Each credit union pays a deposit and an insurance assessment into the NCUSIF, based on the total amount of its insured deposits.

What's the Limit of Your Coverage?

As of October 3, 2008, the basic insured amount is \$250,000 per member. For example, all single ownership accounts established by the same member, such as regular shares, share certificates and share draft accounts, are added together and the total is insured up to a maximum of \$250,000, including principal and interest. Certain retirement accounts are insured separately up to \$250,000.

Deposits that are held in different categories of legal ownership are separately insured, so it's possible to have more than \$250,000 of insurance coverage at Achieva Credit Union. In addition to the \$250,000 coverage on individually owned accounts and \$250,000 on retirement accounts (such as IRAs and certain 457 accounts), you can enjoy as much as \$250,000 of additional insurance for your interest in all accounts of which you are a joint owner. Additional coverage is possible for virtually any beneficiary when you have testamentary accounts (such as payable-on-death designations and trusts). The chart on page 5 illustrates how one family could extend its NCUSIF insurance coverage by establishing different types of accounts.



You Can Count on Us

We're here to help! To help you better understand how NCUSIF insurance can cover your savings, NCUA offers a Share Insurance Estimator, which you can access from Achieva's website at www.AchievaCU.com (click "Share Insurance Calculator" on the homepage.) Or, access it directly from the NCUA website at webapps.ncua.gov/ins.* We also invite you to stop by any Achieva branch to speak with a Member Service Advisor about ways you may be able to increase your NCUSIF coverage.

* Website provided for information only. No endorsement is implied.



Example: Maximizing NCUSIF Insurance

Single-ownership Accounts	Insured*
Bill	\$250,000
Susan	\$250,000
Joint-ownership Account	
Bill, jointly-owned with Susan	\$250,000
Susan, jointly-owned with Bill	\$250,000
Trust Accounts	
Bill, payable to Child A	\$250,000
Bill, payable to Child B	\$250,000
Bill, payable to Child C	\$250,000
Susan, payable to Child A	\$250,000
Susan, payable to Child B	\$250,000
Susan, payable to Child C	\$250,000
All Accounts	
GRAND TOTAL	\$2,500,000

*Chart reflects values effective as of October 3, 2008 legislation.

Achieva Credit Union Lends a Hand to Local Charities

Achieva Credit Union is an active corporate sponsor of many local charities in the communities it serves. Here, we celebrate the results of our employees' and members' cheerful giving to some very worthwhile causes.

All Children's Hospital Telethon



Volunteers at the 25th Annual All Children's Hospital Telethon, St. Petersburg.

On Sunday, June 1, Achieva volunteers fielded calls at the 25th Annual All Children's Hospital Telethon. Achieva's \$15,000 donation contributed to total proceeds of over \$4.2 million! All proceeds benefit All Children's Hospital in St. Petersburg.

American Cancer Society (ACS) Relay for Life

Achieva co-sponsors the ACS Relay for Life annually. This year, Achieva also chaired the event, held May 2 and 3 at the Tarpon Springs Sports Complex. Many thanks to generous Achieva members and employees who donated \$23,882 this year. Until there's a cure...



Volunteers at the American Cancer Society's Relay for Life, Tarpon Springs Sports Complex.

Achieva Financial Literacy Program for Teens

Achieva's marketing department taught teen financial literacy sessions at TASC St. Petersburg and Clearwater Parks and Recreation summer youth camps. Teens learned about budgeting, checkbook balancing, car buying, loans, interest rates and other life skills.

Let Them Be Kids

The Ross Norton Recreation & Aquatic Complex in Clearwater lacked a decent playground for neighborhood children. On



Volunteers at the Let Them Be Kids Initiative, Ross Norton Recreation & Aquatic Complex, Clearwater.

Saturday, June 14, Achieva Credit Union teamed up with the City of Clearwater and other local sponsors on the Let Them Be Kids Initiative to construct a playground. A ceremony was held at day's end to dedicate the playground to Arturo Heurta-Cruz, a Clearwater soldier who died serving his country in Iraq. The Let Them Be Kids Initiative is a nationwide program that fosters community relations and builds playgrounds in areas of need.

College Scholarships Awarded:

Helping the Next Generation

Achieve More

Achieva Credit Union recently awarded \$15,000 in college scholarships to six finalists of the 2008 Achieva Scholarship Program. Each student received \$2,500 to help pay for their college education.

“Achieva has a very rich heritage within the educational community,” states Gary Regoli, President and CEO. “We are truly proud to award these scholarships, and wish all of the winners much success in their future endeavors.”

Achieva’s Scholarship Committee faced a tough task this year, with more than 100 applications to review. They narrowed the field to 14 semi-finalists based on an essay, school transcript and letters of recommendation. Then the Board of Directors chose the six winners.

Congratulations, scholarship recipients, and good luck with your studies. We are confident you will make us proud!



■ **Argenis Burgos** will be studying for a degree in biochemical engineering at the University of South Florida. He is the first in his family to pursue a college education.



■ **Natalie Hyman** will attend the University of Florida, pursuing a master of business administration. Ultimately, she hopes to earn a doctorate degree.



■ **Auna Gould** plans to attend Iowa State University, majoring in veterinary medicine. She played four varsity sports in high school and hopes to participate in collegiate athletics.



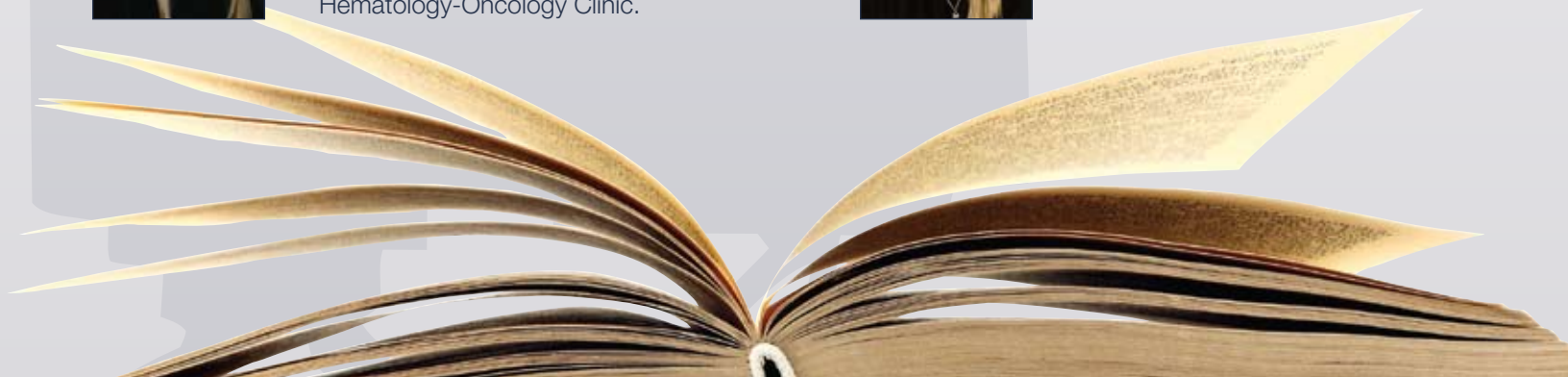
■ **Tara Larson** plans to attend St. Petersburg College to earn a degree in orthotics and prosthetics. Her family’s military background gave rise to her interest in helping disabled veterans and others.



■ **Madison Honig** will pursue a degree in communication from Florida Gulf Coast University. A survivor of Hodgkin’s lymphoma, she founded a charitable organization that has raised thousands of dollars for the All Children’s Hospital Hematology-Oncology Clinic.

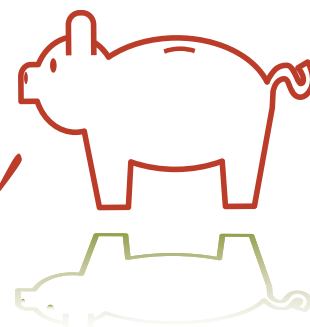


■ **Michelle Reilly** plans to study criminology at the University of South Florida, with a minor in Spanish. Some day, she hopes to go to law school.



Cost of Living Cramping Your Style?

Saving Money in a *Slow Economy*



The rising costs of gas, food and other essentials are at the top of mind for most people these days – and it's easy to see why. The price at the pump has risen almost 20% since 2007, according to AAA. And food costs are up sharply as well – the price of bread has risen 16% and eggs 35%, according to the Bureau of Labor Statistics.

It is getting increasingly expensive just to buy the essentials, and those on a fixed income are feeling the biggest blow to their wallets. The following tips can help you stretch your budget further, and may even leave you a little left over to save with Achieva Credit Union.

Gas

- **Run all of your errands on one day.** By making several stops with a warm engine you'll use less gas than making many trips spread out over the week.
- **Walk or bike whenever possible.** You'll save money, and get a little exercise too!
- **Consider carpooling.** If you and a friend drive the same routes, you can both benefit from ridesharing.
- **Look into public transportation.** Your local transit service can be a cost savings, especially if it offers discounted passes.
- **Shop around.** Check out websites such as www.gasbuddy.com* to find the lowest gas prices in your neighborhood.

Food

- **Cook from scratch.** Even with food prices rising, the cost of individual ingredients is still much cheaper than buying prepared food.
- **Buy in bulk.** If you have ample storage, buying in bulk from a warehouse store can help you save big.
- **Be prepared.** Grocery stores aren't the only places food costs are going up – restaurants are raising prices as well. Freezing a few easy meals ahead of time will keep you from eating out when you're not in the mood to cook.

Housing

- **Think about downsizing.** If you're considering moving to a smaller home, you may save on your monthly housing costs. Our mortgage specialists at Achieva Credit Union can help you decide what might be right for you.
- **Create energy-saving habits at home.** Fully load your dishwasher and washing machine before running them, switch to compact fluorescent light bulbs and keep your thermostat low in the winter and high in the summer. These small changes can add up to big savings on your next energy bill.

Finding Money to Save

Making a few changes in your shopping habits can add up to money saved. Want to start setting that money aside? Come to an Achieva branch, visit www.AchievaCU.com or call (727) 431-7680 for more information on our many savings solutions.

* Website provided for information only; no endorsement is implied.



Saturday Seminar *Café*

Let's face it: Solid information is a key ingredient to making informed decisions about your financial future.

We can help! Our seminars are offered to our members and the community. They are held one Saturday each month, from 9 to 10:30 a.m. at our Largo office, unless otherwise noted.



You and Your IRA

Kay Foster, IRA Coordinator; Achieva Credit Union
Nov. 15



Space is limited, so be sure to RSVP to **(727) 431-7362**.



Topics and dates are subject to change. Please visit www.achievacu.com/happenings/seminars.asp for up-to-date listings.

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