

SOLUTIONS

A smiling blonde woman with her hair in a braid is sitting on a wooden bench. A brown dog is sitting next to her, looking off to the side. The background is a blurred outdoor setting with green trees under a clear sky.

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Connecting with *Members*

Fall is a time of renewed connections to the community, as summer vacationers return home from their travels, our children head back to school and people resume activities and catch up with friends they may have missed during the summer. Although Achieva Credit Union is a community-based credit union all year long, this fall we are especially excited about new benefits we are offering to Achieva members in our community.

New Dunedin branch: On Monday, June 8, we were excited to hold the official groundbreaking for our newest Achieva branch, located at 1150 Virginia Street in Dunedin. Local officials joined Achieva staff in a short ceremony to celebrate this venture. The new branch is expected to be open for business the first quarter of 2010.

goMobile: Achieva's Mobile Banking option, goMobile, is now available to all of our Home Banking members. This feature allows you to access your account balance information, view rates, transfer funds, access and use Online Bill Pay, view check copies and find an ATM/branch near you – all from your cell phone or mobile device with internet access.

Business Services: We are proud to introduce Business Services into our line-up of great products and services. With a variety of Business Loans, Savings, Investment, and Checking accounts, there are affordable options that can simplify your life and help you achieve your financial business goals.

Scholarships: Through the Achieva College Scholarship Program, we recently awarded a total of ten (10)

\$1,000 scholarships to either graduating high school seniors or students who were enrolled in a college or trade school. Read more about the program and the winners' profiles on pages 6-7.

Fall can be an exciting and busy time, and we wish you a happy and bountiful season. For more than 70 years, Achieva has been serving the community, and we continue to be safe, secure, and growing strong. We appreciate the opportunity to serve you.



Thank you,

Gary Regoli

Gary Regoli
Achieva Credit Union
President and CEO

Increased NCUA Insurance Has Been Extended

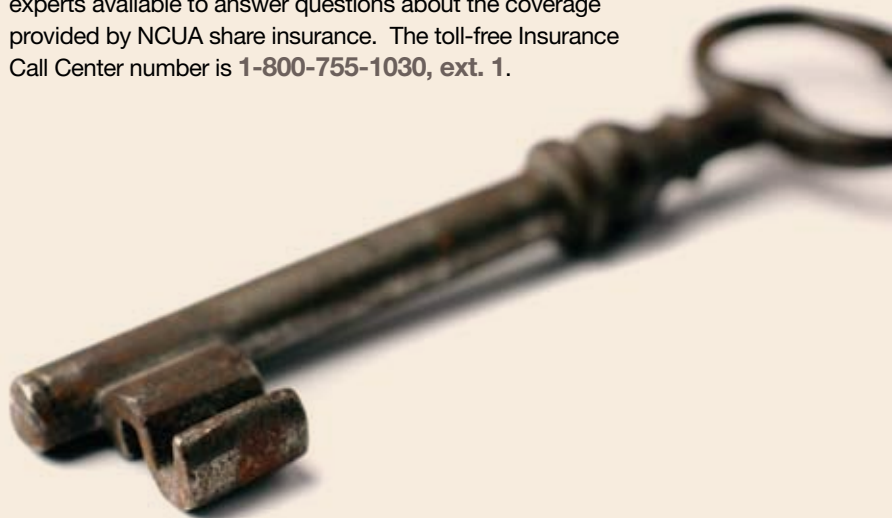
Achieva Credit Union offers you the peace of mind that comes from knowing that your deposits are federally insured and backed by the full faith and credit of the U.S. government. Just as bank deposits are insured through the FDIC, deposits at Achieva are insured through the National Credit Union Administration (NCUA), a U.S. government agency.

Under legislation passed in May, the NCUA insures each account holder's funds to at least \$250,000 until Dec. 31, 2013. Individual retirement accounts and certain other retirement accounts are separately insured up to \$250,000.

If your savings exceed the amount covered by the basic insurance limits, you can extend your NCUA coverage by establishing different types of accounts. The NCUA insures accounts in different ownership categories separately.

Questions About Coverage?

The NCUA Insurance Call Center, operating from 7 a.m. to 5:30 p.m. (CDT) Monday through Friday, has insurance experts available to answer questions about the coverage provided by NCUA share insurance. The toll-free Insurance Call Center number is **1-800-755-1030, ext. 1**.



Credit Unions vs. Banks: Who Offers the *Better Deal?*

Who can you trust to keep your money safe while providing the best service, up-to-date products and competitive rates? According to a recent survey, 88% of credit union members trust credit unions over banks.* And, with credit unions offering lower rates on loans, higher rates on savings and reduced fees, it's easy to see why many people prefer to take their financial business to a credit union.

Why Choose Achieva?

Achieva Credit Union is a not-for-profit cooperative, which means we're focused solely on the needs of our members, and are owned by our membership. Because credit unions, unlike banks, aren't profit-driven and don't cater to stockholders, we can offer members more money-saving alternatives.

What does it take to join Achieva? Anyone who lives or works in Pinellas, Pasco or Hernando County, FL; or whose family member has an Achieva Credit Union account can bank with us. We have also recently expanded our field of membership to include parts of Hillsborough County, FL!**

Keeping Your Money Safe

Each deposit you make is federally insured by the National Credit Union Administration (NCUA), and each account holder's funds are insured to at least \$250,000 until Dec. 31, 2013. When you trust your money to Achieva, you can rest assured that it will be there when you need it. More information about NCUA insurance and coverage is available at the NCUA Web site, www.ncua.gov.

Experience the Credit Union Difference

The credit union philosophy of "people helping people" reflects the goals of credit unions nationwide – to reach people in the community and offer solutions to their financial needs. Learn more about what Achieva Credit Union can offer you by visiting www.AchievaCU.com.

* Source: CUTS Performance Marketing, www.cutspm.com.

** Eligible Hillsborough County ZIP codes include: 33556, 33558, 33607, 33614, 33615, 33618, 33624, 33625, 33626, 33634 and 33635.



Retirement Planning & Rollover Specialist



Pre-Retirement Planning:

- IRAs
- Roth IRAs
- Rollover IRAs
- 401(k) Rollovers
- 403(b)/TSA
- DROP Planning

Post-Retirement Planning:

- Retirement Income Planning
- Retirement Distribution Planning

Wealth Management Services:

- Trust Services
- Professional Money Management
- Fee-Based Financial Plans

Business Retirement Plans:

- SEP IRAs
- SIMPLE IRAs
- 401(k)s



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.



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

Test Your *ID Theft IQ*



Answer the following questions to test your identity theft IQ, then total your score.

1. I use a cross-cut shredder to destroy all pre-approved credit offers, convenience checks, balance transfer checks and mail that includes personal information.
Yes = 3 No = 0
2. I provide my Social Security number when asked, without inquiring why it is necessary or how the information will be protected.
Yes = 0 No = 3
3. My Social Security number can be found in my wallet or on my driver's license or personal checks.
Yes = 0 No = 3
4. I send and/or receive mail using an unlocked, unsecured mailbox.
Yes = 0 No = 3
5. I only give out personal information in response to a telephone call or e-mail that I initiated and know to be legitimate.
Yes = 3 No = 0
6. I have ordered a copy of my credit reports during the past year.
Yes = 3 No = 0
7. When using the Internet, I make sure my firewall and antivirus software is updated.
Yes = 3 No = 0
8. I immediately delete e-mails and hang up on phone calls from people I don't know.
Yes = 3 No = 0

Remember:
At Achieva, we will NEVER ask for your account information in an e-mail or an unsolicited telephone call.

Scoring: 24-21: You're at the head of the class! **20-13:** Consider brushing up on your ID theft prevention techniques. **12 or below:** Contact Achieva by visiting www.AchievaCU.com, calling **(727) 431-7680**, or stop by your local branch for some advice on how to protect your finances.

Making Your Money Work for You

Savings, Checking and Money Market Account Holders

As you know, Achieva Credit Union strives to take full advantage of the amount of interest earned on the funds entrusted to us by our members. This interest provides revenues which make it possible for Achieva to pay competitive dividends and interest to members, and enables us to ensure the financial soundness of our member-owned credit union.

To do that, we will make a change in the way we report our members' Checking Account, Money Market and Share Savings accounts to the Federal Reserve Bank (FRB). This change in reporting is done by structuring each of your deposit accounts into two sub-accounts, one checking and one savings, permitting us to meet regulatory accounting and reporting best practices. We may occasionally transfer funds between the two sub-accounts we created; however, this is done without appearing on your monthly

statement or in Home Banking, and your dividend calculation on dividend bearing accounts will stay the same on both sub-accounts. If your account does not earn dividends, the savings sub-account will not earn dividends. Please rest assured that **this change will not affect your available balance, NCUA insurance or any other feature of your account(s).**

This will also allow us to substantially lower our reserve requirement balance at the Federal Reserve Bank and increase the amount of funds available for loans and investments, thereby increasing our ability to serve our members.

Please contact the Achieva Member Service Center at **(727) 431-7680** if you have any questions.

You Come First

Our Service Solutions Put You in the *Driver's Seat*

The landscape of banking is changing with each new headline, as the federal government takes steps to ensure the safety and soundness of the U.S. banking system. During changing times, we want to assure you that Achieva Credit Union remains strong and secure. We will also continue offering innovative service solutions that allow you to manage your financial needs like a champ.



Time to Shift Gears

If you have been idling at the corner of Paper Statement Street and Stamped Envelope Avenue, it's time to step on the gas and start saving time and money at Electronic Banking Boulevard. At Achieva, we offer a number of tools that can really enhance and simplify your life. Here are a few to consider:

- **Online Banking.** At any time of day you can check your balance, transfer funds between accounts, view transaction history and keep an eye out for fraudulent activities.
- **Bill Pay.** You can choose who to pay and when, schedule automatic payments and avoid late fees because you know your bills will be paid on time.
- **e-Statements.** More secure than paper statements, e-Statements contain the same information but are friendlier to the environment, can't be

stolen from your mail box, and are guaranteed to be delivered on time.

- **Mobile Banking.** Always on the go? With goMobile, our Mobile Banking solution, you can conduct most business you would with online banking. This feature allows you to access your account balance information, view rates, transfer funds, access and use Online Bill Pay, view check copies or find an ATM/branch near you ... all from your cell phone or mobile device.

Cross the Finish Line

Instead of waiting in line at the drive-thru or wasting gas driving to a branch, check your rear view mirror and leave old habits behind. Contact us at **(727) 431-7680** and we'll walk you through the setup. You'll be on your way to Victory Lane in no time!

Mobile Banking Is Here

Achieva Credit Union offers goMobile (Mobile Banking) for all of our Home Banking members who want to bank on the go, right from their cell phone or mobile device with internet access.

With goMobile, the convenience of online banking is right in your pocket. Access your accounts anywhere – on the bus, at the beach, in the mall. Want to check your account balance before swiping your debit card? There's no need to pull out your laptop or look for a Wi-Fi hotspot.

Just use your mobile device to log on, using your online banking secure username and password. Account information is encrypted and stored on a server, not on your phone.

Our Mobile Banking features include:

- Use Online Bill Pay
- View account balances
- View check copies
- Transfer funds
- View rates
- Find an ATM/branch near you

And It's Free!

Best of all, Achieva's Mobile Banking service is free*, secure, and allows you to manage your accounts wherever and whenever you want. To learn more about goMobile (Mobile Banking), go to www.AchievaCU.com, and search "goMobile".

* You may be charged access rates depending on your carrier. Online web access is needed to use Mobile Banking. Check with your service provider for details on specific fees and charges.



Achieva's 2009 Scholarship Program Awards *\$10,000*

Achieva Credit Union recently awarded a total of \$10,000 in college scholarships to 10 finalists of the 2009 Achieva Scholarship Program. To be considered, each student had to be either a graduating senior or enrolled in a college or trade school. Applicants were also required to submit a detailed application, a school transcript, two letters of recommendation from teachers, counselors or school administrators, and a 250-500 word essay. Achieva received more than 100 applications for the program.

Upon awarding the scholarships, Achieva President/CEO Gary Regoli stated, "Achieva has always been a strong supporter of educational initiatives. We are very proud of our 10 scholarship winners and their current contributions to the local community, and we look forward to more of the same successes from them in the future."

2009 Winner Profiles



Summer Ceraolo-O'Donnel will be attending the University of Florida, majoring in pre-dentistry. She has spent many years volunteering at the

Hospice of the Florida Suncoast and participating in the American Cancer Society's Relay for Life. In her free time, she enjoys swimming and playing the violin. Her long-term career goals include becoming a pediatric dentist at her own practice.



Travis Bates

plans to attend the University of Central Florida to earn a degree in mechanical engineering. He has been a ready contributor to his

community, working with Toys for Tots, the Cystic Fibrosis Foundation and Habitat for Humanity. Travis maintained a high grade point average while working after school and on weekends, and also volunteering countless hours to help mentor younger students.



Caitlin Feroletto

is studying for a degree in public relations, with a minor in Spanish, from the University of Florida. She is an avid volunteer

in her community, dedicating her time to assisting in nursing homes and her church, and being a Big Sister and mentor to a fellow student. Her long-term goals include traveling to third-world countries and volunteering her time to assist people in need.



Rachel Granata

plans to attend Florida State University to earn her degree in exercise science with a minor in psychology. She has been a member

of the National Honor Society and captain of the colorguard; she also

performed with the drama club. Her goals include pursuing a career in physical therapy and assisting in the rehabilitation of patients in a hospital.



Tracy Johnson

is completing her undergraduate studies at the University of South Florida, working toward her bachelor's degree in social work.

She is pursuing a dual degree in social work and public health and would like the opportunity to work with veterans at the Department of Veterans Affairs, and also open a local homeless shelter.



Lauramarie Laskey

is attending Florida State University and majoring in music therapy. She wishes to pursue a career in music therapy, where she hopes

to positively influence the lives of her clients. Lauramarie also participates in community events such as the Leukemia & Lymphoma Society's Light the Night Walk, Pinellas Youth Symphony and community outreach with Big Bend Hospice.



Amy Long

plans to pursue a doctorate degree in the medical field of neurology at the University of Florida. She was a student in the Center for



Wellness and Medical Professions (CWMP), a very selective magnet program geared toward students planning to pursue careers in the medical field. In addition, Amy enthusiastically volunteered hundreds of hours in medical facilities along with completing eight days of clinical rotations in medical settings.



Matthew McGuire plans on attending the University of Central Florida pursuing a major in legal studies and a minor in finance. Matthew has volunteered for such organizations as the Ronald McDonald House and the Festival of Trees, and completed more

than 270 hours of community service during his high school career. He was also a member in the Criminal Justice Academy magnet program, and his long-term career goals include becoming a U.S. Senator.



Lindsey Ann Owen is currently enrolled in St. Petersburg College majoring in elementary education. She has volunteered countless hours at North Ward Elementary School over the course of four years. Lindsey is in the process of joining Kappa Delta Pi,

St. Petersburg College's honor society. She is dedicated to becoming an outstanding teacher and making a difference in children's lives every day.



Emily Grace Young plans to graduate from the University of South Florida with a major in journalism and a minor in literature, and afterward she hopes to enter a graduate program in creative writing. She received the 2008 Edward Walsh Award (for having the highest

average in American Government) and was also on the SPC President's Honor List in 2008 and 2009.

Be Safe at Home with Low Refinancing Rates

Just as much as we love baseball, hot dogs and apple pie in America, so too do we love saving money.

The height of baseball season also marks the chance for you to hit a financial home run by refinancing your mortgage with Achieva Credit Union. With our low interest rates, easy application process and favorable refinancing terms, revamping your loan with Achieva is like a walk in the park!

The Low Number Advantage

Mortgage-holders, just as baseball pitchers, can typically count on a "win" by keeping their numbers low. For pitchers, this means fewer runs; for homeowners, it means obtaining the lowest possible mortgage interest rate, potentially enabling you to pocket more cash to save or spend on other things, like home remodeling!

Let's say you currently have a 30-year mortgage at 7.5%, with 25 years remaining on a balance of \$100,000 and a monthly payment (before taxes and insurance) of about \$699. By refinancing to a new 5.25% 30-year mortgage, excluding refinancing costs, your monthly payment would drop to \$552 a month - a savings of \$147 each month!*

Avoid Strong ARMs

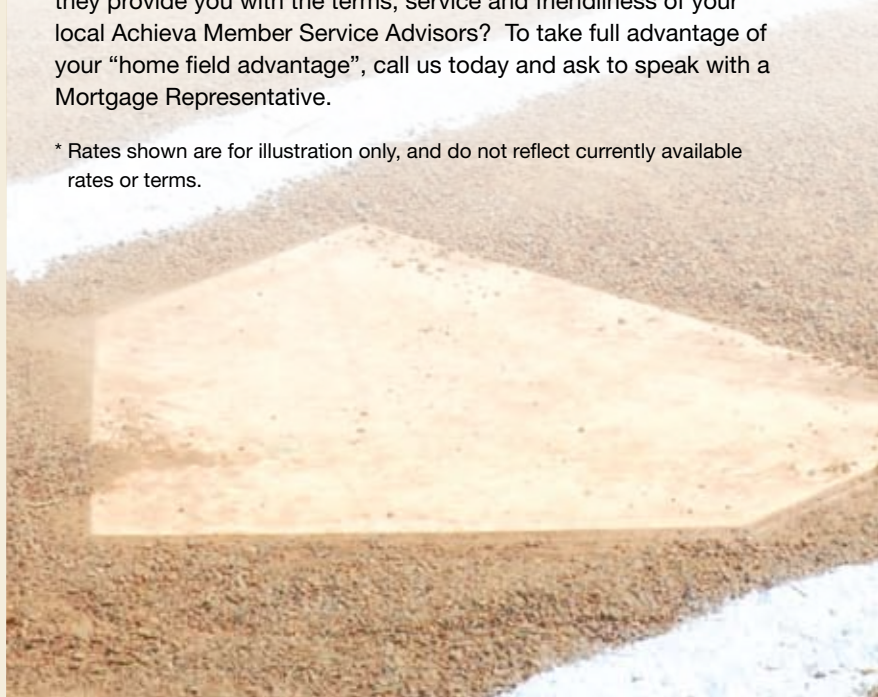
In baseball, an outfielder able to gun the ball home is said to have "a great arm." With mortgages, an ARM (adjustable-rate mortgage) may not be so great if its rates and payments rise significantly over your loan period.

If you have an ARM that has reset (or is about to reset) to a higher interest rate, consider trading in that extra cost for the peace of mind of a fixed-rate mortgage. Although ARMs suit individual needs, if you plan to stay in your home a few years, a fixed-rate mortgage may be your best option.

Your Home Field Advantage

Many financial institutions provide mortgage refinancing, but can they provide you with the terms, service and friendliness of your local Achieva Member Service Advisors? To take full advantage of your "home field advantage", call us today and ask to speak with a Mortgage Representative.

* Rates shown are for illustration only, and do not reflect currently available rates or terms.



Saturday Seminar *Café*



Let's face it: Solid information is a key ingredient in 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.

Retirement Investment Strategies

Steve Nordbeck, Achieva Financial Planning & Trust Services, **Sept. 26**

Credit Reports

Sheri Merrifield, Achieva Credit Union, **Oct. 17**

You and Your IRA

Kay Foster, IRA Coordinator, Achieva Credit Union, **Nov. 21**



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



Topics and dates are subject to change. Please visit **www.AchievaCU.com** for up-to-date listings, or to register online.

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