

# SOLUTIONS



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# Springing Ahead Toward a *Smooth Transition*

The merger of Sarasota Coastal Credit Union (SCCU) and Achieva Credit Union (ACU) is now well under way! To ensure a smooth transition to the Achieva computer and data systems, staff have been diligently performing data testing that covers all areas of the credit union. The testing has been going well, and will continue through system consolidation. The official data merger and system consolidation is scheduled for July 6. At that time, both memberships will be combined into one, and will be able to use each other's facilities and services. To learn more about the changes that will take place in July once the consolidation is complete, please see page 4.

If you live someplace else during the summer months, please update your "Temporary Forwarding Address" either at [www.USPS.com](http://www.USPS.com), or at your local post office. We will be sending very important communications about your accounts before and during the consolidation, so your updated address will ensure that you receive everything you need to make a smooth transition. Please also make sure that your permanent address is always kept current with us.

Whether you're home this spring and summer or on the go, we are proud to offer tools that make it easy to keep track of your finances. If you're currently banking with SCCU, the new Home Banking and Bill Pay demo site is now

available at [www.AchievaCU.com](http://www.AchievaCU.com) so that you can familiarize yourself with the new systems before they go into effect.

If you have any questions or concerns about the merger, please contact us through [www.OperationBlueWave.com](http://www.OperationBlueWave.com). We truly value your membership, and look forward to serving you now, and in the future!



Thank you,



Gary Regoli  
Achieva Credit Union  
President and CEO

## Giving Back

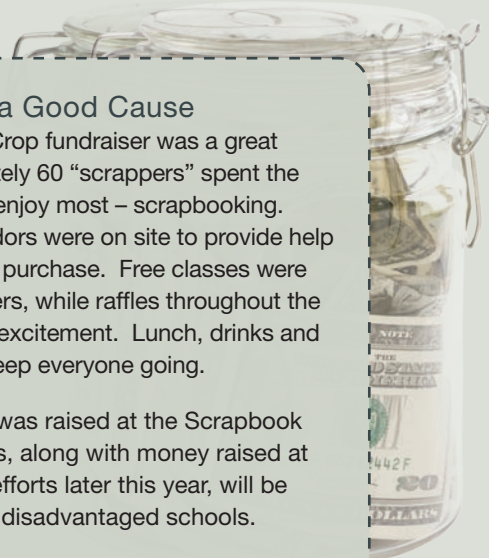


### "Scrapping" for a Good Cause

Our first Scrapbook Crop fundraiser was a great success! Approximately 60 "scrappers" spent the day doing what they enjoy most – scrapbooking. Consultants and vendors were on site to provide help and offer supplies for purchase. Free classes were available for beginners, while raffles throughout the day provided extra excitement. Lunch, drinks and snacks helped to keep everyone going.

More than \$2,200 was raised at the Scrapbook Crop. These funds, along with money raised at other fundraising efforts later this year, will be used to help local disadvantaged schools.

Thank you to our members and friends who participated!



### Collection/Food Drive Update

Thanks to all of your generous donations over the holiday season, we were able to contribute to some very beneficial organizations throughout our community. Together we raised more than \$5,500 for the Children's Miracle Network, and collected more than 850 lbs. of food for Religious Community Services (RCS). Thank you!

“Sandy showed me how to save time and money by using **Online Bill Pay** for myself and my business.”

umichelle  
Member Since 2005

Sandy  
Member Service Specialist

Sarasota Coastal  
CREDIT UNION  
IS NOW...  
A division of Achieva Credit Union.

Achieva  
CREDIT UNION

# Testimonial Campaign

We have been diligently working on a new and very exciting, testimonial-based campaign which includes not only our members, but also their favorite Achieva Credit Union employees who have gone above and beyond for that member. You will soon see our Achieva employees and their members in Achieva ads, billboards, TV commercials, on our website, and more! And you CAN believe what you see – these are REAL Achieva members, REAL Achieva employees, and their REAL stories. And you may even recognize your favorite teller or member service advisor from your local credit union branch!

We didn't know what to expect when we began this fantastic journey of finding out more about our members, and their stories. To say what first comes to mind ... WOW! It has been an AMAZING heart-warming experience listening to the true stories from our members, and how our Achieva employees were able to help them through a tough time ... or that they went above and beyond to make their members' lives a little "simpler." The best part was finding out that our members are truly PROUD to be a part of Achieva Credit Union. (What bank can say that?)

It's a tough world out there, so when there is a success story that could make someone else realize that there is hope – then we believe it's meant to be shared. If you'd like to submit your own "Achieva Success Story," please visit [www.AchievaCU.com](http://www.AchievaCU.com) and search "Testimonials." Also, if you have anything you'd like to suggest about a particular Product or Service, please send an email to [AchievaSuggestions@AchievaCU.com](mailto:AchievaSuggestions@AchievaCU.com). A special thank you to all of our participants in this unique campaign!

Susie and Brooke



Luis



Amanda and Tracey



Angelica



# What to Expect During the *Credit Union Transition*

Early this summer, the consolidation of Achieva Credit Union and Sarasota Coastal Credit Union (a division of Achieva Credit Union) will be complete. Here is what members can expect during and after the transition.

## If you currently bank with **Sarasota Coastal Credit Union:**

- You will receive new account information, including checks and debit cards.
- Once you have been notified to do so, you will need to contact your individual vendors with your new Achieva account number and routing number to ensure payments/deposits are posted properly.
- If you currently use the SCCU online bill pay service, your payees will automatically transfer over to Achieva from SCCU, but your payment history will not – so please be sure you keep a record of your past payments (if necessary).
- Member Service Advisors will be available in branch locations to help members with new accounts, loan applications, etc.
- The phone system and Home Banking will be unavailable from Friday, July 2, at 6 p.m. – Tuesday, July 6, at 9 a.m. while we complete the system integration. As of July 6, 2010, you will begin using the Achieva system.
- The SCCU SARA phone system will be replaced with the ACU MoneyLine phone system, and the SCCU Home Banking system will be replaced with the ACU Home Banking system.

## If you currently bank with **Achieva Credit Union:**

- You'll be able to complete transactions at five additional branches and numerous ATMs throughout the Sarasota area, as our membership area is extended through Manatee, Sarasota and Charlotte counties. For a full list of branches, please see page 5.
- New products and services will be available, including a Rewards Checking account, where you earn points to redeem for merchandise. ID Safe Choice will be available soon after consolidation, and it will provide reassurance if you suspect identity theft. With this program, a professional will be standing by, ready to restore your good name – no matter how long it takes.
- The phone system and Home Banking will be unavailable from Saturday, July 3, from 1 p.m. – Tuesday, July 6, at 9 a.m. while we complete the system integration.

For more information about the merger, or if you have questions or concerns, please contact us through [www.OperationBlueWave.com](http://www.OperationBlueWave.com).

### *Our Newest Branch!*

## Dunedin Branch Now Open

Our long-awaited Dunedin Branch made its debut in February, and a host of activities and festivities marked the occasion!

Our Ribbon Cutting Ceremony took place the morning of Thursday, Feb. 4. In attendance were the Dunedin Mayor, Vice Mayor and Commissioners; the City Manager; the President and ambassadors from the Dunedin Chamber of Commerce; members of our Board of Directors; and Achieva senior management.

On Saturday, Feb. 6, we celebrated with a Grand Opening Block Party. Laughter and music filled the air as kids played in the bounce house, had their faces painted and ate popcorn and cake –

thankfully, not all at the same time! Adults spun the Prize Wheel, received free back and neck massages, and socialized with neighbors who turned out for this fantastic celebration.



Thank you to everyone who participated and made the celebration a success. The new branch is located at 1150 Virginia Street in Dunedin (just off of 580/Main Ave., behind the Rally gas station). If you're in the neighborhood, we'd love for you to stop by and check it out!

# More Branches to *Serve You*

As soon as the Achieva Credit Union and Sarasota Coastal Credit Union conversion is complete, members will be able to conduct their financial business at any of the following locations.

Until July 6, SCCU members please visit [www.SCCU.org](http://www.SCCU.org) for current hours of operation. **Beginning on July 6, all of our branches will have the same hours (see below).**

## BRANCH HOURS:

Monday to Friday: 9 a.m. to 5:30 p.m.  
Saturday: 9 a.m. to 1 p.m.

## DRIVE-THRU HOURS:

Monday to Friday: 8:30 a.m. to 5:30 p.m.  
Saturday: 9 a.m. to 1 p.m.

\* Drive-thru available.

## MEMBER SERVICE CENTER

Call **(727) 431-7680, (941) 907-4000**  
or toll-free **(800) 593-2274**.

Monday to Friday: 8 a.m. to 6 p.m.  
Saturday: 9 a.m. to 1 p.m.



P.O. Box 2650 • Largo, FL 33779

### Bee Ridge\*

3000 Bee Ridge Road  
Sarasota, FL 34239

### Clearwater\*

25 North Main Avenue  
Clearwater, FL 33765

### Dunedin\*

1150 Virginia Street  
Dunedin, FL 34698

### East Lake

4114 Woodlands Parkway  
Palm Harbor, FL 34685

### Fruitville\*

5881 Fruitville Road  
Sarasota, FL 34232

### Largo\*

10125 Ulmerton Road  
Largo, FL 33771

### New Port Richey

5920 State Road 54  
New Port Richey, FL 34652

### North Port\*

2467 Sycamore Street  
North Port, FL 34289

### Palm Harbor

33715 U.S. 19 North  
Palm Harbor, FL 34684

### Parkway Collections Plaza

(University & Lockwood Ridge Rd.)  
6206 Lockwood Ridge Road  
Sarasota, FL 34243

### Pinellas Park

7105 Park Boulevard  
Pinellas Park, FL 33781

### St. Petersburg

3629 11<sup>th</sup> Avenue North  
St. Petersburg, FL 33713

### Venice\*

1485 East Venice Avenue  
Venice, FL 34292



# Small Business Economic *Trends*

Things have to be looking up, right? Fourth quarter 2009 real gross domestic product increased 5.7%, compared with an increase of 2.2% in third quarter.\* Federal Reserve Board Chairman Ben Bernanke says the recession is “very likely over.”\*\* Yet according to a survey by the NFIB (National Federation of Independent Business), small and independent business owners are just slightly more optimistic about the economic recovery than they were early in 2009.\*\*\*

## Consumers and Credit Remain Challenging

Small businesses need customers, but according to the study, consumers have stepped up savings rather than buying. Little federal stimulus money is geared toward supporting consumer spending. With demand for goods and services depressed, 16% of small business owners plan to cut jobs through early 2010; only 9% plan to create new jobs. In what may be a difficult cycle to break, consumers are unlikely to step up spending until the jobless find employment and those who are employed feel more confident about keeping their jobs.

Just 17% of small businesses surveyed plan to make capital expenditures over the next few months, and only 7% believe that now is a good time to expand. Loan demand remains weak, partly due to low investment in inventories and delays in capital spending. With proposed and scheduled changes in health insurance, taxes and other legislation that may affect costs, many business owners are adopting a wait-and-see attitude.

## We're Your Business Banking Partner

Although many business owners are being cautious, opportunities exist for those who are in a position to expand, increase inventory and/or invest in new equipment or a physical plant. If you would like a review of your current business plan or proposed expansion plans, a business services representative at Achieva Credit Union would be happy to meet with you. In addition, feel free to contact us to discuss financing options or to explore cash management solutions that can help streamline and improve cash flow. Please visit us online at [www.AchievaCU.com](http://www.AchievaCU.com) and click on the “Business” tab at the top of the page for more information.

\* Source: Bureau of Economic Analysis, [www.bea.gov](http://www.bea.gov).

\*\* Source: *The Wall Street Journal*, <http://online.wsj.com>, posted Sept. 16, 2009.

\*\*\* Source: “NFIB Small Business Economic Trends,” November 2009.



*Here to Help*

## Certified Financial Counselors

Along with the multitude of products and services that Achieva Credit Union offers, the bottom line is that we're here to help. We now have Certified Financial Counselors (CFCs) located at most of our branch locations. CFCs are available to help members solve their current financial challenges, change their money management practices and build their financial futures. Best of all, the service is free for members!

### What Can CFCs Do for You?

- Review and assess your financial condition.
- Create a “Financial Strategies Plan.”
- Help to create and set goals.
- Provide tools and resources.
- Provide guidance and direction.

Now is the perfect time to start building a bright financial future! Please visit [www.AchievaCU.com](http://www.AchievaCU.com) and search “Certified Financial Counselors” or call **(727) 431-7680** to set up your appointment today.



## CFC Specialized Areas

- Credit Card Debt
- Paying Off Debt
- Managing Your Cash Flow
- Credit Repair
- Building New Credit
- Home Budgeting
- Avoiding Bankruptcy and/or Foreclosure
- Purchasing a New Home and/or Vehicle
- Savings Plans

## Understand Your Plan

# Can Better Education Prevent Another *Financial Crisis?*

Learning to drive likely took some effort back in the day, but you probably consider yourself an expert now. Now think about your personal finances and your road to retirement – do you know if you're on the right path? If you're like many people, your answer might be maybe or no rather than a resounding yes. But learning more about saving and investing – as well as spending wisely – can help you be more confident when making financial decisions. As a bonus, if more people manage their money wisely, it may help our country improve its financial condition.

## Learning from Mistakes

America's recent subprime mortgage mess and economic crisis have made many people approach financial matters with caution. For example, buying a home means meeting stricter mortgage guidelines, both for the lender and the buyer. Americans are boosting their savings, and realize that having a financial cushion is necessary in a time of high unemployment. And investors are seeing the value in diversifying their portfolios to help protect finances from dramatic losses.\*

## Investing Smarter, Not Harder

Learning about finances can turn into greater rewards for you and your family, especially as you work toward retirement. One of the best ways to save for the future is to participate in your employer-sponsored retirement plan. Signing up is the first step. Then take a few moments to learn about investment options and the ones that are appropriate for your timeline, goals and risk tolerance. Down the road, you may need to consider rebalancing and reallocating funds. Research shows that learning more about the benefits of your employer-sponsored retirement plan can help you save more and invest smarter.

It's natural that a financial crisis may make you nervous rather than eager to learn about investing. But you don't have to go it alone. Look to reputable Web sites such as [investor.gov](http://investor.gov), [www.401khelpcenter.com](http://www.401khelpcenter.com) and [www.morningstar.com](http://www.morningstar.com).\*\* A one-on-one consultation with an investment professional may also help you take control of your financial future.

As you become more comfortable with financial matters, don't be afraid to encourage friends and family members to get their finances in gear as well. Effective financial education may give our country the jump start it needs.

\* Diversification cannot guarantee a profit or protect against loss in a declining market.  
\*\* Web sites provided for information only. No endorsement is implied.

Investment products:

Not federally insured • Not a deposit of this institution • May lose value

## 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  
**(800) 593-2274, ext. 7309** today!

# Saturday Seminar *Café*



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.

## Credit Reports

Presented by Sheri Merrifield, Director of Real Estate Lending, Achieva Credit Union, **June 19**


This informative seminar will cover a variety of topics such as:


- The basics of obtaining and managing credit.
- How to improve your credit score.
- How to rebuild damaged credit.
- Your credit score: What does it mean?

## Homebuying Seminar

Presented by Victoria Prast, VP Real Estate Lending, Achieva Credit Union, **July 17**

Purchasing a home can be a confusing and daunting task, for the first-time and seasoned homebuyer alike. This seminar will help guide you through the process, addressing a variety of topics such as applying for a first mortgage, appraisals, home inspections, details about closing and more.

 Space is limited, so be sure to RSVP to **(800) 593-2274, ext. 7362.**

 Topics and dates are subject to change. Please visit **[www.AchievaCU.com](http://www.AchievaCU.com)** for up-to-date listings, or to register online.

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