

Garnet, Gold & green



Let Us Help You Pay Less in 2012

Let us help you pay less interest this year! Stop by any branch to play loan lottery. Simply scratch the promotional card to reveal your savings. Then, refinance your auto loan and we will beat your current rate by the amount on your card -- up to a 3% savings. Reducing your payment by \$25 a month will save you \$300 year, enough to fill up your tank a few times.

The process of auto refinancing is quite painless. First, check the details of your current loan. When working with you to determine if refinancing is in your best interest, we will need your current interest rate, remaining balance, existing term and payoff amount. Then, simply complete a loan application online, in person or over the phone to start paying less in 2012.

TRADE IN YOUR PAYMENT FOR A LOWER ONE BY REFINANCING WITH US

	Your Lender	FSUCU
Starting balance	\$25,000	
Refinanced balance after two years		\$16,162
Annual Percentage Rate (APR)	7.9%	3.25%
Term	60 Months	36 Months
Payment	\$502	\$475
		Every month you save \$27

Figures for illustration only; your actual results may vary.

You must qualify for membership at Florida State University Credit Union and you must be approved for the loan to be eligible. Your vehicle is subject to inspection. Credit history and delinquency may affect your eligibility. Not valid on existing Florida State University Credit Union or Tree Capital Credit Union, a division of Florida State University Credit Union loans. The lowest rate available is 3.25% APR. Financed amount can not exceed 115% of the NADA retail value or purchase price of the vehicle if it is less than 12 months old and has less than 12,000 miles. Florida State University Credit Union reserves the right to cancel this promotion at any time without notice. Contact a Credit Union representative at 850.224.4960 for complete details.

MEMBERSHIP MEETING APRIL 26TH

Save the date! FSU Credit Union invites all account holders (members) to its 57th Annual Membership Meeting to be held on Thursday, April 26, at 6:30 p.m. at the FSU Alumni Association Alumni Center. This is an opportunity for all members to share in the accomplishments and decisions of their financial institution.

Refreshments will be served before the meeting from 6:00 p.m. to 6:30 p.m. The meeting will consist of the election of two Directors, one Supervisory Committee member, complete reports and door prizes. There will be no nominations from the floor. A Nominating Committee has approved the final slate of candidates (next page):

MEMBER MEMOS

WE WILL BE CLOSED:

Monday, February 20th
for Presidents' Day

Monday, May 28th
for Memorial Day

LOAN LOTTERY:

Refinance Now
Promotion Ends on March 31st

SAVE THE DATE:

Thursday, April 26th
Annual Membership Meeting



Become a fan of
FSUCU on facebook!

www.facebook.com/fsucreditunion

Nominating Committee Report

FSU Credit Union's Nominating Committee, consisting of Dave Sagaser, Chair, Bill Agner and Chuck Adcock reviewed a list of qualified candidates and officially nominates **Leslie Fennell** (incumbent) and **Carolyn Shackelford** (incumbent) to each serve one 3-year term on the Board of Directors. In addition, the nominating committee has nominated **Valerie Beynon** (incumbent) and **Dr. Joyce Howard** to each serve one 3-year term on the Supervisory Committee. All positions are unpaid volunteers.

Leslie Fennell, Board of Directors (Incumbent)

Leslie A. Fennell graduated with a BS in Accounting in 1983. A member of FSU Credit Union since 1980, Leslie served on the Board of Directors from 1999-2008



HRMS System Administrator. Prior to that role, she spent 11 years in the Budget & Analysis department, working her way up from Research Assistant to Assistant Budget Director. She has received significant recognition throughout her career at

and again from 2009-2012. She has worked full time at FSU since 1979, and is currently an Analyst with FSU's ERP OMNI HR/ Payroll support team for PeopleSoft software products. She received her Competent Communicator Award from Toastmasters International in 2011 and has been a presenter at recent Oracle Open World and Higher Education User Group Conference for FSU. Before moving to ERP in 2002 she had spent 7 years in Human Resources as the

FSU, including the Gabor Superior Accomplishment Award and the Exemplary Service Award for Administrative & Professional employees. She has also received several Davis Productivity Awards from the State. Before moving to Tallahassee, she lived in Atlanta and worked for The Kroger Company for ten years. She and her husband Mike, also an FSU employee, have been married for 41 years. They divide their time between residences in Jefferson and Franklin counties.

Carolyn Shackelford, Board of Directors (Incumbent)

Carolyn Shackelford currently serves on FSU Credit Union's Board as Vice Chair and has previously served as Secretary and Chair of the Board as well as a member of



Business Management. She is an active member in the Tallahassee Garden Club, Methodist Women of Saint Pauls UMC and several FSU retiree groups, and continues to

the Supervisory Committee. Retired from Florida State University as Assistant Vice President for Human Resources, Carolyn earned her BS degree from FSU in

provide consultation on human resource issues to various organizations. "I would appreciate the opportunity to continue to serve FSUCU as a member of the Board of Directors."

Valerie Beynon, Supervisory Committee (Incumbent)

Valerie Beynon has been a member of FSU Credit Union since 1986. She earned her bachelor's degree from FSU, her master's degree from Austin Peay State University and has worked in the Big Bend area for over 20 years in communication management and disaster preparedness and response. She is project manager for the Florida Department of Health Bureau of



Emergency Preparedness and Response in the areas of community resilience and technology.

"Throughout the years my credit union has grown with me, providing greater

convenience and expanded services to the membership," said Valerie. "I hope to serve this distinguished entity as they have served me over the years."

Dr. Joyce Howard, Supervisory Committee

Joyce Howard has been a member of the FSU Credit Union since 1976. She has previously served on both the Board of Directors and the Supervisory Committee. After a ten-year hiatus, Joyce has returned to volunteer with the Credit Union Supervisory Committee. She retired in 2010 from Florida State University after 35 years of employment. Joyce worked in international



programs, graduate studies, and several positions in student affairs. Her latest positions were associate dean of students and director of student affairs overseeing the

FSU student government. Joyce is pleased to have this opportunity to continue her advocacy of the credit union philosophy.

In accordance with the credit union bylaws, any member may place their name into nomination by petition for the open board positions. The petition may be obtained by contacting the Secretary of the Board at P.O. Box 182499 Tallahassee, FL 32318. The petition must have the signature of at least 50 credit union members and must be received by the secretary at least 45 days prior to the annual meeting which will take place on Thursday, April 26, 2012. In the event no petitions are received, there will be no balloting for the positions for which only one candidate has been selected and the chair shall declare the nominees duly elected at the annual meeting.

MEMBER BENEFITS

Special Tax Time Savings

FSU Credit Union members save 10% on TurboTax Online Deluxe Edition or save \$30.00 on Jackson Hewitt Tax Preparation.

Choose the tax filing option that is best for you and finish your taxes today!



Choose Easy.

1.) With TurboTax it's easy to do your taxes right:

TurboTax guides you step by step like a GPS to get your biggest refund guaranteed!

- Maximum Refund Guaranteed
- 100% Accurate Calculations
- Fast Refund—in as few as 8 days with e-file and direct deposit
- Save 10% now on TurboTax Deluxe

If you prefer to prepare your own taxes online, go to fsucu.org and click on the TurboTax ad to get started today!



2.) Relax and Let a Local Jackson Hewitt Tax Professional Prepare Your Taxes:

Preparing your own tax return can be a complicated and confusing process. The professionals at Jackson Hewitt Tax Service® can answer your tax questions and make sure you get every deduction and credit you deserve. With over 6,400 offices throughout the country, we're there for you before, during and after tax time. Come to Jackson Hewitt today. Get every dollar you deserve!

- Quality tax preparation -- great value
- We know all of the latest tax laws and changes
- No appointment necessary
- FREE electronic filing with paid tax preparation

Log on to fsucu.org to get your \$30 coupon and to locate a Jackson Hewitt office near you!

Save with Sprint!

Join the over 1.2 Million credit union members nationwide that are already saving over \$124 million on their wireless plans! FSU Credit Union is pleased to bring our members these major savings through the **Sprint Credit Union Member Discount Plan.**

Ways you can save:

- **10% off*** most regularly priced Sprint individual service plans
- **15% off*** most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only

10% Savings with Debit Card

Get a 10% discount on products and services purchased using your FSU Credit Union debit card at participating merchants. The

credit union members like you can receive.

3 Ways to Get Your Discount:

- 1- Call **877.SAVE.4CU** (877.728.3428) and let them know you're a **credit union member.**
- 2- Click **www.SprintSave4CU.com**
- 3- Visit your nearest Sprint store

What are you waiting for? Start saving today!

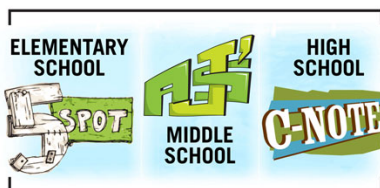
*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.

participating merchants may change from time to time without prior notice. See complete list and view details online at www.fsucu.org.

FREE Online Financial Education Resources

Log on to www.fsucu.org today -- great tools for the entire family!

YOUTH



Powered by The Credit Union Guide for Student Money Makers



COLLEGE



Check the FSU Career Center Calendar for scheduled FREE Financial Seminars on campus

FAMILY



SENIORS



Check out the senior living blog on our our free community website: tallyconnection.com

Campus Branch: 832 W. St. Augustine Street, Tallahassee, FL 32304
 Crawfordville Branch: 2655-C Crawfordville Highway, Crawfordville, FL 32327
 Evening Rose Branch: 1612 Capital Circle NE, Tallahassee, FL 32309
 Maclay Branch: 3534-B Thomasville Road, Tallahassee, FL 32308
 Main Office: 2806 Sharer Road, Tallahassee, FL 32312
 University Branch: 1424 W. Tennessee Street, Tallahassee, FL 32304
 Tree Capital Branch: 1402 S. Jefferson Street, Perry, FL 32348
 MAILING ADDRESS: P.O. Box 182499, Tallahassee, FL 32318

850.224.4960, Telephone 850.597.8131, Fax
 850.224.4960, Telephone 850.926.3701, Fax
 850.224.4960, Telephone 850.205.9939, Fax
 850.224.4960, Telephone 850.668.0418, Fax
 850.224.4960, Telephone 850.224.2754, Fax
 850.224.4960, Telephone 850.224.2754, Fax
 850.584.3002, Telephone 850.584.5150, Fax
 1.877.GO.FSUCU, Toll Free www.fsucu.org

The Champion's Choice

CAMPUS BRANCH
Lobby Hours:
 Monday through Thursday
 8:00 am to 2:00 pm
 Friday
 8:00 am to 4:00 pm
Drive-Thru Hours:
 Monday through Friday
 8:00 am to 4:00 pm

CRAWFORDVILLE BRANCH
Lobby Hours:
 Monday through Friday
 10:00 am to 6:00 pm

EVENING ROSE BRANCH
Lobby & Drive-Thru Hours:
 Monday through Friday
 9:00 am to 5:00 pm

MACLAY BRANCH
Lobby Hours:
 Monday through Friday
 10:00 am to 5:00 pm
 Saturday
 9:00 am to 12 am
Drive-Thru Hours:
 Monday through Friday
 7:30 am to 6:00 pm
 Saturday
 9:00 am to 12:00 pm

MAIN OFFICE
Lobby & Drive-Thru Hours:
 Monday through Friday
 10:00 am to 6:00 pm

UNIVERSITY BRANCH
Lobby & Drive-Thru Hours:
 Monday through Friday
 9:00 am to 5:00 pm

TREE CAPITAL BRANCH
Lobby Hours:
 Monday through Thursday
 8:30 am to 4:00 pm
 Friday
 8:30 am to 5:00 pm
Drive-Thru Hours:
 Monday through Thursday
 8:30 am to 5:00 pm
 Friday
 8:30 am to 5:30 pm

Virtual BRANCH:
 www.fsucu.org

SHARED SERVICE FACILITIES:
 www.creditunion.net

ATM LOCATOR:
 www.cu24.com



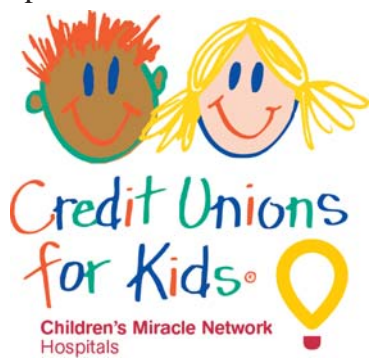
Federally insured
 by NCUA

FSUCU Collects Over \$7,000 for CU for Kids Charity

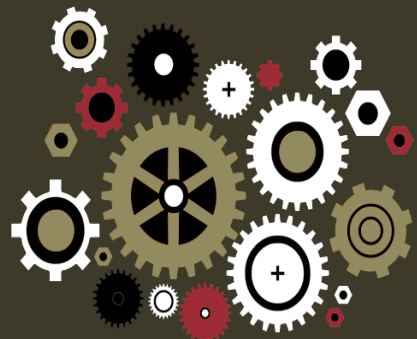
Each year, FSU Credit Union offers its members a chance to skip either their November or December loan payment in exchange for a \$10 charitable donation. This year's donations were accepted on behalf of the Children's Miracle Network Hospitals. Hundreds of members participated for a total of over \$6,000 donated to the worthwhile organization.

One hundred percent of every dollar donated by members of the credit union movement goes back to the CMN Hospital which serves our community. CMN Hospitals treat millions of children every year; in fact, it is the world's largest children's charity. Each year, Children's Miracle Network Hospitals:

- Provide **\$2.5 billion** in charity care
- Support **cutting edge, life-saving research**
- Develop **new, innovative technology** which eases pain and lengthens lives
- Treat **98%** of all children needing heart or lung transplants
- Treat **88%** of all children with cancer
- Treat **76%** of all children with cystic fibrosis
- Treat **72%** of all children with pediatric AIDS



Since 1996, the Credit Unions for Kids program has generated over \$80 million for Children's Miracle Network Hospitals. But the need continues to grow. Credit unions are the 3rd largest sponsor of CMN Hospitals. Learn more at www.cu4kids.org.



www.tallyconnection.com

FSUCU is the proud owner and sponsor of this great online community resource. Check it out today for:

- Lowest Gas Prices
- Kids Eat Free Reference
- Parks & Playground Guide
- Professional Pointers
- Community Blog
- Garage Sale Connection
- Events Calendar and much, much more!

Bottom Line as of 11/30/11

Assets
\$112,024,063

Loans
\$84,486,184

Members
12,340