

Credit Card **3.90% APR*** Balance Transfer Offer

Now through March 31, 2012, Coral Community FCU members who have our MasterCard can transfer high rate balances from store charge cards, bank credit cards or even gas cards from other financial institutions and receive the following benefits:

- **A fixed rate of 3.90% APR*** on transferred balances for one year!
- **Rates as low as 7.90% APR*** on any outstanding balance after the year
- **No Balance Transfer fee** (could save you hundreds of dollars)
- **No Annual fee** (save more \$\$\$)

Why shell out your hard-earned dollars by paying high interest? Lock in one of the lowest rates around town for an entire year! Transfer those after-the-holiday high interest rate finance charges to our special low 3.90% APR* credit union MasterCard today.

Don't carry our credit card? Then it's time you did. Take a few minutes to complete a MasterCard application and make it a New Year's resolution to save money in 2012. We've made it easy for you. To apply visit us online, call or stop by our office.

*Annual Percentage Rate. Subject to credit union lending guidelines.

Everything You Always Wanted in a **CHECKING ACCOUNT**

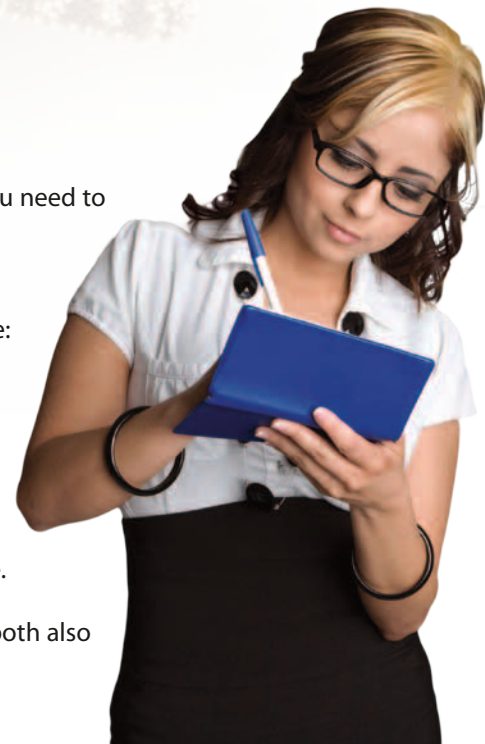
A Lifesaver checking account at Coral Community FCU gives you the convenience and value you need to manage your finances...without any of the fees.

That's right, no hidden fees, no monthly service charges, no minimum balances, no limit to how many checks you may write. It's everything you always wanted in a checking account...and more:

- **FREE debit card access**
- **FREE e-statements**
- **FREE online banking**
- **FREE account access by phone (CALL 24)**
- **FREE online bill pay**

If not paying fees is everything you always wanted from a checking account, it's time to open a Lifesaver account with us. It's quick and easy. Call for more information or just stop by our office.

Dividend-earning checking and checking for 50 years and over members is also available and both also offer everything you would want from a great checking account. Ask us for more information.



Message from the CEO

Looking back at the year in review, 2011 was a positive year for credit unions. Big banks introduced fees that angered customers and left them looking for a better solution to financial services. Bad news for the big banks meant good news for credit unions as the media highlighted the benefits of belonging.



Why not do your friends and family a favor? Let them know that financial services do not have to take a bite out of their wallets...share the many benefits of being a member of Coral Community FCU. Give them an opportunity to have access to the same advantages as you, such as free checking, free debit card access, low interest rates on car loans and credit cards, no hidden fees and more.

Consumers are looking for ways to fight back against bank fees. Not only can you help the people you care about, you'll also be helping YOUR credit union continue to grow. The more members that support us by using our services, the stronger we become and the more benefits we can offer.

We are particularly proud to be an organization that is in business to serve members, not stockholders. As banks scrambled to respond to negative reactions from their customers, we had the satisfaction of serving our members the way they have always expected – and deserve.

Thank you for your loyalty and support of Coral Community FCU. On behalf of the Board and Staff, we wish you and your family a healthy and happy New Year.

Joe Pitcher, CEO

Make Plans to Attend Our Annual Meeting

All members are invited to attend our Annual Meeting. Share your opinion. It's up to you to help shape the future of your credit union.

Only by attending can you make a difference in the credit union's direction and in setting objectives for the coming year.



DATE: Wednesday, March 21, 2012

PLACE: Holy Cross Hospital
4725 N. Federal Hwy. • Ft. Lauderdale
Sister Innocent Conference Center

TIME: 5:30 p.m.

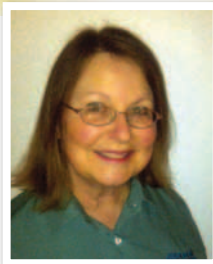


Join us for refreshments and a chance to win cash prizes! Mark your calendar and join us at the Annual Meeting.

Employee Spotlight

Winnie Adkins

Accounting Vice President



Winnie began her financial services career in 1974 at National Bank of Alaska. A year later, she accepted a position with Alaska USA FCU and never left the credit union industry since then.

Winnie's experience includes almost every operational position available in a credit union, from teller to CEO. She has been the Accounting Vice President at Coral Community FCU since its merger with Sawgrass FCU five years ago.

While you may not see her when you visit our office, you can be sure Winnie is in the back office focused on ensuring that the credit union's records are accurate and in compliance with financial regulations.

Winnie enjoys traveling with her husband, taking pictures, and spending time with family and friends. She is a collector of small wind-up toys and unusual kaleidoscopes.

Shopping for a New or Used Vehicle?

3 Ways to Save Money and Time

Coral Community FCU offers convenient and hassle-free ways to buy your next new or pre-owned vehicle. Our auto partners will do the work for you – so you'll get a better deal. First, get your auto loan pre-approved with us, then call our auto partners and save money on your next vehicle purchase!



Rates
as low as
2.99%
APR*

1. New or Used Vehicles

Coral Community FCU...for some of the lowest car loan rates around.

New or used, we'll finance your vehicle at the same low rates. It doesn't matter to us. We just want to get you behind the wheel with affordable monthly payments that won't stretch your budget. And, we make applying for a loan with us very convenient. We know you're busy so you can apply online around the clock at www.coralfcu.org. Or, phone in your loan during business hours to Sandra at 954-302-7709 or Dawn at 954-302-7708.

*Annual Percentage Rate. Subject to credit union lending guidelines.

2. Pre-Owned Vehicles

AutoBranch...a dealership for credit union members.

What a concept! A dealership designed for credit union members so you'll feel right at home with the service and friendly atmosphere you would expect.

With more inventory than ever and convenient extended hours, you'll find a great selection of fairly priced, quality pre-owned vehicles at AutoBranch along with these features:

- **All vehicles are inspected, serviced, and certified**
- **FREE CARFAX Vehicle History Report**
- **Vehicles carry the balance of factory warranty (if applicable)**
- **No sales pressure**

Begin your stress-free car buying experience now. Visit www.coralfcu.org and click on AutoBranch. Or stop by the dealership at 1300 South Federal Highway in Ft. Lauderdale, Monday through Friday 9:00 am - 7:00 pm, Saturday 10:00 am - 6:00 pm. To speak with an AutoBranch representative, call (954) 691-CARS(2277).

3. New Vehicles

Sharp Auto Brokers...you ask for it, they'll find it.

No more frustration, no more wasting a weekend driving from one dealership to another. If you know the make, model and options of your dream wheels, just call Dave Cibira at 954-785-8522. Then kick back and relax while he does all the leg work for you. With years of experience and connections, Dave will locate your vehicle and negotiate the best price on your behalf.

Keep In Touch

If you're about to move or have recently moved, changed your name, phone number, email address, etc., let us know promptly. It is very important that we have your current information in our records. That allows us to verify your identity and also ensures that you'll receive correspondence and notices about your accounts on a timely basis.



So, if you've had any changes to your personal information, be sure to contact us so we can keep in touch.

Dreaming of Your Own Home?

Opportunity is Knocking

If you've been waiting for the perfect opportunity to buy your own home, now is the time to make your move. With incredibly low interest rates and depressed home prices, you may find that a monthly mortgage payment for your dream home fits into your budget very affordably.



To help you realize your dream of ownership, we've partnered with Jorge Iglesias of 1st United Home Loans. He can guide you through every step of the mortgage loan process and help you choose the best option for you. To arrange a personal, free consultation with Jorge, contact him at 954-607-8024 or by email at jorgei@1stunitedhomeloans.com today. He is on-site at the credit union office every Friday.

You've Got the "Green" Light to GO GREEN!

Ready to help save the earth and save yourself some time too? Then you've got the green light to go green with Coral Community FCU. Going green doesn't mean making sacrifices... just giving up paper! You'll enjoy all the same services with added convenience while being environmentally friendly.

Here are a few ways you can go green with us:

Sign up for FREE Smooth Sailing Online Access.

You can access your accounts on your schedule – not ours. Just visit www.coralfcu.org to check your account balances, view your account history, withdraw funds, apply for a loan, get your credit card information and more.

Use FREE Online Bill Pay.

Online Bill Pay is a quick, convenient and less expensive alternative to writing out and mailing checks each month. Bills can be scheduled one at a time or on a recurring payment basis.

Get FREE E-Statements.

Go paperless by opting out of receiving paper statements and switching to online e-statements. Your electronic account statement is available monthly, just as your current paper statements. You'll be notified via e-mail every month as soon as your statement is ready. It's more secure than receiving paper statements in the mail – and it's faster too.

Give yourself the green light to save time, money and the planet! Sign up for all of our FREE green services and simplify life.



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

Lavern Thomas, President
Donna Simonovitch, Vice President
Ginny Kallin, Secretary
Bob Ireland, Security
Deborah Bylica, Treasurer
Carol McKenna, Investments
Dr. Richard Giovanelli, Member

SUPERVISORY COMMITTEE

Ginny Kallin, Chairperson
Mary Nevarez
Melrita Pazin
Father William Muniz

HOLIDAY CLOSINGS

Martin Luther King, Jr. Day
Monday, January 16, 2012

Presidents' Day
Monday, February 20, 2012

Dividend Rates (Declared for First Quarter)

Savings

	<u>Annual Percentage Yield (APY)</u>
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)50%
Money Market: \$2,500 - \$10,00015%
\$10,001 - \$25,00035%
\$25,001 and over50%
IRA Certificates of Deposit	Call for rates
Certificates of Deposit	Call for rates

Loans

	<u>Annual Percentage Rate (APR)</u>
New & Used Cars	as low as 2.99%
Boats & RVs	as low as 6.99%
Computers	9.00%
Preferred Credit Line	as low as 9.50%
Savings Secured	6.50%
All Other Loans	as low as 9.50%
MasterCard	as low as 7.90%
Second Mortgages (Fixed)	as low as 5.00%
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.