



April 2016

#news2you

MONTHLY NEWS FOR MEMBERS

Dear Valued Member:

We have exciting news to share! Service 1st Credit Union is now Coast 2 Coast Financial Credit Union. We want to stress, this is a name and branding change only. Our Employees, Management Team, Committee Members, and Board of Directors are the same dedicated group of individuals that navigated your Credit Union through the recession and continue to forge forward to offer stellar products and services for our current and future members.

Many of our long-time members may be asking, why another name change? Our new brand (name & logo) reflects back to our original core field of membership, the great men and women at the cornerstone of the transportation industry, moving goods across America from Coast 2 Coast. Our new brand further speaks to where our members and potential members are located and how we serve our members, Coast 2 Coast, via electronic channels, the Publix Presto ATM network, and the Co-op network of ATM's and Shared Branching. And unlike the name Service 1st Credit Union, there are no other Coast 2 Coast Financial Credit Unions in the US.

This brand change is completely seamless to our members. There will be no action required on your part. All your current services will continue to operate with absolutely no interruption. Your existing Visa Debit and Credit cards will continue to work until you receive a new Coast 2 Coast Financial Credit Union branded card 2nd quarter of this year.

Exciting new Coast 2 Coast Financial Credit Union services rolling out soon include:

- *Responsive website c2cfcu.com – new website will fit to all electronic devices*
- *New home banking platform*
- *Mobile banking*
- *Remote Deposit Capture – deposit to your account via a picture of the check from your smart device*
- *DocuSign – electronic/digital signature capability on important loan and account documents*

Our hope is our members will be excited and proud of our new brand as our members are at the core of every thought and decision we make. Please email or call me with questions, comments or concerns. My email address is Sharmon@c2cfcu.com and my direct line is 813-383-3300.

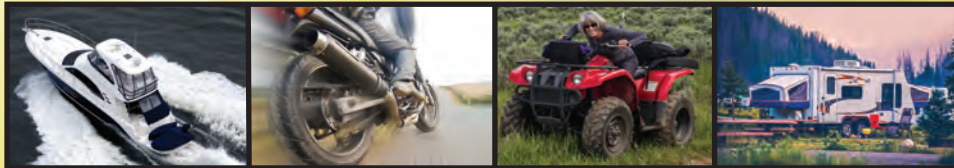
Kindest regards from your very proud President and CEO,

Sharmon Lenth

SPRING FEVER?

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 Motorcycle Loan  Personal Loan  Home Improvement



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* While supplies last. See **c2fcu.com** for rules and requirements. Loan approval based on credit worthiness. Void where prohibited. YETI Roadie Cooler and YETI Rambler are registered trademarks of Yeti, Inc. Excludes Credit Cards and Lines Of Credit. Offer not valid on existing Coast 2 Coast FCU loans. One unit per loan.



Please review the fee schedule as some of the fees may or may not impact you. See below for **c2fcu's** revised fee schedule:

COAST 2 COAST FINANCIAL CREDIT UNION SCHEDULE OF FEES - EFFECTIVE JUNE 1, 2016

ACCOUNT FEES	FEE	OTHER SERVICES	FEE
Teller check (Online/Teller 24)	\$2.00	Abandoned Property	\$20.00
Teller check (each in branch)	\$4.00	Reopen Account	\$5.00
Courtesy Pay/Overdraft/NSF (each)	\$31.00	Collection items (incoming or outgoing)	\$10.00
DBA /Business Checking Account monthly service charge	\$10.00	Garnishment/Levies	\$50.00
DBA /Business Checking Account per check charge	\$0.10	Loan Late Payment (consumer)	\$25.00
Interim Statement History / Statement Copy	\$2.50	Member VISA/MC Cash Advance	\$3.00
Overdraft Transfer from share or MM account	\$2.00	Non-member VISA/MC Cash Advance	\$5.00
Printed Statement	\$2.00	Money Order (members only)	FREE
Returned Item (deposited items returned unpaid)	\$20.00	On Us Check Cashing (non-member / < \$500)	\$5.00
Rolled coin if amount exceeds \$21.00	7%	On Us Check Cashing (non-member / > \$500)	1%
Stop Payment draft or teller check per item	\$25.00	Photocopy of check (per check)	\$2.00
Temporary check (each)	\$0.50	Reconciliation & Research (min 1 hr charge)	\$30.00
		Western Union transfers (plus Western Union fee)	\$25.00
		Wire Transfer	
		Incoming	\$10.00
		Outgoing	\$30.00
		International Outgoing	\$50.00
		Shared Branch	
		Shared Branch Transactions (per transaction)	3.00
		Shared Branch Teller Check (each)	\$7.00
		Money Orders	\$3.00
MEMBERSHIP			
Bad Address (per month)	\$5.00		
Dormant Member Account (per month) No Threshold	\$10.00		
Low Balance (per month)	\$10.00*		
ATM/DEBIT			
ATM Monthly Service Charge	\$5.00		
ATM Withdrawal - Other ATM Networks	\$2.00		
(no fees for withdrawals using Presto or Co-op Networks)			
Card Replacement	\$10.00		
Inquiries - Account Balance	\$1.00		
Transfer funds between Share & Draft	\$0.50		
Point of Sale ATM & Debit card (pin based)	\$0.75**		

* Account must have an average daily balance of \$300 or more monthly. 6 month grace period for all new accounts. Fee waived for primary account members 18 and under.

** There are no fees for signature based debit card transactions.

NOTICE REGARDING ATM SURCHARGE FEES BY OTHERS: If you use an automated teller machine outside of the Presto and CO-OP Networks you may be charged a surcharge fee by the owner of the machine.