

## This Issue

Learn What We're  
Doing to Reduce  
Your Gas Bill

New Website  
is Complete!

Why Now is the  
Time to Buy or  
Refinance Your  
Home

What Can You  
Do to Prepare  
Your Home for  
Hurricanes?

Check out our website!  
[gulfstatescu.org](http://gulfstatescu.org)

## Financials as of 05/31/08

Assets.....	\$21,881,022
Liabilities.....	\$64,105
Capital/Equity.....	\$3,536,693
Member Shares.....	\$18,280,291
Member/Owners.....	4,393

## Trust, Integrity and Family. . . It's What We're All About

People have become skeptical with the banking industry, blaming them for the mortgage meltdown, their declining home values and the ever increasing difficulty in getting loans, rising bank fees and partly to blame for the overall decline in the economy. Americans feel that they have been misled by the very companies that are trusted with their savings and their prized possessions, their homes and vehicles.

Credit unions have always been there for consumers, and especially their members, when they needed a champion to step up and defend them. "Trust, Integrity and Family" are more than just words, they are the foundation of what Americans expect of themselves and what they have come to get at credit unions.

As you continue to struggle with these issues, please remember that we are here for you. Someone you can count on to give you an honest, straight answer. Where the motivating factor isn't trying to make a buck off of you, but to help you get through the day. Please continue to do business with Gulf States and recommend us to your family, friends, neighbors and co-workers.



## Gulf States Goes GREEN!!!

Going Green has become a lifestyle adjustment that more and more of us are embracing. Gulf States is making adjustments to help our environment also.

Now offering Shared Branching - cut down on driving cost to the Credit Union

Businesses can now take advantage of Check Remote, our newest product where businesses can make their daily deposits from the convenience of their office.

Now offering **½ % off car and truck loans** for members who purchase or refinance their existing car loans elsewhere when the gas mileage on their cars or trucks exceeds **25MPG**.



# President's Message



## **Business Owners. . . tired of being just another number?**

Being a small business ourselves, I understand that people and other companies tend to overlook us. It gets incredibly frustrating when larger companies get the better deals when we want to purchase equipment, contract for services or simply to get someone

to call me back! I understand that in order to survive we must go above and beyond the call of service, just like you, in order to "make the sale".

Wouldn't you rather do business with someone that can relate to you? If we can offer almost everything that the big banks can offer, wouldn't you rather do business with someone you know and in turn, knows you? If you are tired of calling call center representatives that are in other states (and sometimes other countries), if you are tired of your bank not resolving your problems in a timely fashion or if you are tired of ever increasing fees, why not make the change? If not now, when? Check out our business services at [www.gulfstatescu.org](http://www.gulfstatescu.org) or better yet...call me.

Sincerely,

**Gary E. Teramae**  
President/CEO



**Switching  
Checking Accounts**  
IS AS EASY AS 1-2-3  
Switch Kit available at  
[www.gulfstatescu.org](http://www.gulfstatescu.org)

# Where's Gus?



Gus is very excited about our new website and he has been wandering around inside the web, looking at different pages and taking it all in. He would love for you to join him, so we have made a deal with Gus. Once each week for the next 6 weeks, Gus will let you know that he is inside the website. The first member that finds Gus will have \$10 credited to their account. We will let you know when Gus is visible with a notice on the home page. The week of July 7th Gus will make himself seen for the first time. Remember the address [www.gulfstatescu.org](http://www.gulfstatescu.org). If you should find Gus, call Susan Ufland at (407) 831-8844.

## Employee Spotlight

This quarter's "Employee Spotlight" is our Vice President of Loans, Sandy Gilkerson. Sandy has been with Gulf States for more than 16 years. In early 1992, Sandy moved to Central Florida from Beckley, West Virginia where she was born and raised. Sandy has more than 30 years experience in the lending industry.

**Sandy's well respected and appreciated by all of our Credit Union members and staff. Sandy is one of the many reasons we say "Our People Make the Difference."**



# The Facelift Is Complete. . . Check Out Our Website!

The new look is complete and based upon your comments, we look 20 years younger. If you haven't been to our website, www.gulfstatescu.org, you need to go check it out. We have new, softer colors, and vibrant banners keeping you posted on the latest promotions, easier navigation to find what you want in a click or two and many helpful tools.



## Points of Interest

Pull your own credit report or access your GS Visa account  
Links to help the small business owner  
Read up on past issues of our newsletter and E-News

Shared Branch & ATM locations so you can do your Credit Union business just about anywhere!  
Calculators  
En Espanol section-coming soon  
Plus much, much more!



***Talk to Your Gulf States Loan Officer Today  
For Information on How We Can Help.***

Thinking of buying or refinancing a home? Now is a fantastic time to make it happen. In fact, mortgage interest rates are among the lowest in 30 years. And you don't need perfect credit or a big down payment, despite what the media may say.

When it comes to mortgage rates, these are the good old days. Don't let them get away from you. Give us a call or apply online today for your next home loan. You'll be amazed at the attractive rates and terms available.

### Hours of Operation

Monday - Thursday 9:00am-5:00pm  
 Friday 9:00am-6:00pm  
 Saturday (Drive Thru) 9:00am-12:00pm

### Office Closing

Sept. 1 Labor Day  
 Oct. 13 Columbus Day

## Check Out Our Rates

Savings & Loan Rates		
Effective 6/10/08		
Savings Rates		
		APY Rate
Share	1.00%	1.01%
HSA	1.25%	1.26%
IRA	1.00%	1.01%
Money Market (Minimum \$5,000)	2.50%	2.53%
*Share Certificate - Call for a competitive quote		
*Rates subject to change without notice.		
APY= Annual Percentage Yield		
Loan Rates		
		APR
New Auto (60 mos.)		5.50%
Used Auto (60 mos.)		6.50%
Signature (12 mos.) (Up to 60 mos.)		6.50% 10.50%
Second Mortgage (120 mos.)		8.00%
APR= Annual Percentage Rate		
*Rate may differ based on your credit score		
Rates subject to change without notice		

For the most up to date rate information, log on to our website at [gulfstatescu.org](http://gulfstatescu.org)



**WELCOME**  
**New Employer Groups!!**  
 Matern Professional Engineering

### Quote of the Quarter



The price of greatness is responsibility.

The first member to guess who said this famous quote will receive \$10.00. If you can guess, call Susan Ufland at 407-831-8844. Good Luck!

Answer for last quarter...Aristotle Onassis

### We Would Like To Know

If you have any comments, concerns, or suggestions about the **Gulf View** please contact Susan Ufland, editor, at (407) 831-8844.

## Hurricane Season is Upon Us Once Again.

Is your home ready? The State of Florida has a program available to help Floridians learn how to strengthen their homes against hurricanes and to reduce hurricane damage exposure in our state. My Safe Florida Home program is offering free wind inspections by qualified hurricane mitigation inspectors to eligible homeowners. This is not an entitlement program. You must apply and obtain approval in order to receive the free inspection. To learn more about the program go to [MySafeFloridaHome.com](http://MySafeFloridaHome.com).

Need a Little Extra Cash for those Home Improvements?  
 Gulf States Home Improvement Loans

as low as:  
 8.75% for 60 mos.

