

This Issue

Gulf States New Look

Overdraft Privilege Has Arrived

Now Offering Business Services

Gulf States Goes Platinum

Looking to Refinance Your Auto? We've got the Lowest Rates in Town!

Financials
as of 5/31/07

Assets.....	\$21,619,122
Liabilities.....	\$64,157
Capital/Equity.....	\$3,398,470
Member Shares...	\$18,156,495
Member/Owners.....	4,670



Overdraft Privilege Has Been Launched

In May, we launched our newest checking account program, Overdraft Privilege (ODP), and it has been a resounding success. Overdraft Privilege (ODP) helps protect you against having your checks returned in the event of an inadvertent overdraft of your account by giving you a reserve for emergencies or unexpected situations. To take advantage of ODP all you need is to have a checking account with us and be in good standing. If you haven't opened your checking account with Gulf States now is the perfect time.

Take advantage of everything that Gulf States has to offer. We have positioned ourselves to be your primary financial institution that can take care of all of your financial needs and still maintain that small credit union member service level.

Gulf States Credit Union . . .
"Our People Make The Difference"

When is Free Checking Better Than Free Checking? When it's GIFTED!

Open a new checking account with a \$100 initial deposit now through August 31 and choose one of the following gift items:



Rivers End Sports Bag
(Colors may vary)

OR



JWIN AM/FM/WB Radio

Plus as an additional offer. . . if you have any unused checks we'll buy them back from you for 10 cents each. Up to 50 checks.

President's Message



This has been a busy year for us. We have introduced our Overdraft Privilege Program where we have the ability to cover checks that are presented against your account should you not have enough funds to cover it, shared branching and CU24 that allow you to

utilize a wide credit union branch network for your transactions, health savings accounts & HSA debit cards, money market accounts, Platinum credit cards and a business services program that allows members to open their business accounts with us. This "New Way of Doing Business" has also led to our new look. It is fresh, new and innovative . . . just like us. We want to be your total solution for all your needs. Please check us out.

Sincerely,

Gary E. Teramae
President/CEO

Business Services Now Being Offered!

The small business owner has become a forgotten entity when it comes to banking services at the big banks. They don't get preferential pricing on their deposits or their loans...and forget about the personal service level. Gulf States is now offering business checking and money market accounts at competitive rates along with a list of other services to help the small business owner.

- Business Visa Credit and Debit Cards
- 24/7 Home/Office Electronic Banking and Bill Pay
- Vehicle and Equipment Financing
- Visa Merchant Services
- Remote Check Deposit Services
- Business IRA's, SEP's and CD's
- Commercial Insurance & Payroll Processing Services
- Commercial RE Financing

Those of you that have your personal accounts with us can now move your business accounts over to Gulf States. We look forward to serving you and your needs.

Gulf States Goes Platinum

We have created a new and exciting look to our credit card program with our new platinum card. Now more than ever, you need to have a Gulf States Credit Card in your wallet. Take advantage of rates as low as 9.90%, a 25-day grace period, no annual fees or sudden rate increases. If your "bank" credit card is taking you for a ride, then now is the time to make the change to platinum. Whether you want to increase your limit on your current Gulf States card, apply for a new card or simply want the new platinum look . . . call the Loan Department today and **GO PLATINUM.**





A New | Look...
Attitude...
Way of Doing Business...

As you look at this issue of your newsletter, you've probably noticed that things are changing here at Gulf States Credit Union. Your newsletter, formerly called *News and Views*, has a new name and a new look. Our new look also has a new logo. It's indicative of the new direction Gulf States has taken. It will be tied directly to changing our approach towards you...the member. And with that new direction, a new attitude. A renewed dedication to our members that you'll experience each time you visit us. From our tellers to our member service, front and back office, we're committed to be more member driven than ever before. Offering more member benefits and making your Gulf States' experience more rewarding everyday. It's why we say, "Our People Make the Difference." And you will see that difference in the way we do business.

Keep watching and keep letting us know how we're doing. There's much more to come and we're sure you'll be proud to be part of the **NEW** Gulf States Credit Union.

Lowest Rates In Town!

Our rates are unbelievably low and even if you have financed your car somewhere else, we want to talk to you about refinancing it with Gulf States. Not only will you get a great rate, you will be able to skip a month before you make your first payment with us. **We are so sure that our rates are the best, we will pay you \$50 if we cannot beat your current rate you have elsewhere.** Simply complete a loan application and submit with verification of your current interest rate. Upon loan approval, if our rate cannot beat your rate we will deposit \$50 into your account. How can you go wrong? You may be able to save hundreds, even thousands of dollars on your loan by refinancing with us and if we can't beat it, you still make out with \$50.



Hours of Operation

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

Office Closings

July 4 Independence Day
Sept. 3 Labor Day

Check Out Our Rates

Dividend Rates

as of 5/31/07

Savings 1.25% APY
Club 1.25% APY
Health Savings 1.25% APY
IRA Savings 1.75% APY
Money Market 3.10% APY
(Minimum \$5,000)



*Share Certificate - Call for a competitive quote.

*Rates are subject to change without notice.

Loan Rates

Effective 5/31/07

As low as:

Auto / Motorcycle

New	Used
72 mos. 5.75%	72 mos. 6.75%
60 mos. 5.50%	60 mos. 6.50%
48 mos. 5.25%	48 mos. 6.25%
36 mos. 5.00%	36 mos. 6.00%
24 mos. 5.00%	24 mos. 5.75%

Second Mortgages

180 mos. 9.25%
120 mos. 8.00%
60 mos. 7.50%

Home Improvement

60 mos. 8.75%

Non Titled Collateral

60 mos. 9.50%

Signature

60 mos. 10.50%
12 mos. (Promo) 6.50%

**Your rate will depend on your Beacon Score.

**Rates subject to change without notice.

Editorial Correction:

An error was made in the previous newsletter. It stated Tom Nestor had worked at Florida Gas and Transmission. The article should have read Florida Gas Transmission. We apologize.

Board of Directors

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Quote of the Quarter



Success is not final, failure is not fatal: it is the courage to continue that counts.

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!

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.