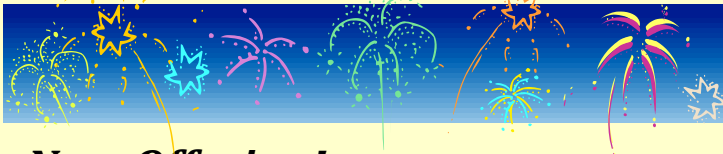




"THE LIGHTKEEPER"

502 Woodward Avenue, Port Saint Joe, FL 32456 - Website: www.emeraldcoastfcu.com - E-mail: emeraldcoast@fairpoint.net
Port Saint Joe - (850) 227-1156 Wewahitchka - (850) 639-5024 Toll-free - 1-877-874-0007



Now Offering! Dynamite Auto Loan Rates!! (As Low As 2.99% APR*)

Emerald Coast Federal Credit Union is currently offering fantastic loan rates on both new and used vehicles. Are you in the market for a new or used car or truck? Would you like to lower your monthly payments on your current vehicle loan? We can help! Whether you are making a new purchase or refinancing your current loan at another financial institution, we can help you save! Just give one of our loan officers a call and we will work to get you the lowest payment possible. *Give us a call today and we'll help you save!*

To check out our current rates just visit us online at www.emeraldcoastfcu.com and click "Rates." You can also apply online by clicking "Applications." If you have any questions simply give one of our loan officers a call at either our Port Saint Joe or Wewahitchka office.

*(Some restrictions may apply. All loans are subject to credit approval. Rates and terms are subject to change without notice.)◆

Attention Members!

Emerald Coast Federal Credit Union is committed to offering our members the best service possible. In order to meet this commitment, we are making some changes to help better manage our expenses and align services with your needs.

Effective August 31, 2010, we are canceling our Life Savings Insurance group policy - the term life insurance,

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which is provided at no direct cost to you to insure eligible savings deposits made prior to June 1, 2003. Coverage on existing insurable deposits will end on October 1, 2010, the last day of the conversion period. Please destroy any CUNA Mutual Life Savings Certificate of Insurance at that time.

We know many of you value the peace of mind and security that life insurance provides. That's why we wanted you to know you can convert your Life Savings coverage to a Primary Protection Plan, up to \$2,000. If you apply within the stated time period, there are no age restrictions, waiting periods, exclusions, or health questions. If you convert, your new policy will be effective October 2, 2010, and premiums will be based on whole life insurance rates for your age on that date.

Conversion is simple. Just request, complete, and return an application with your first premium payment to CUNA Mutual Insurance Society by October 1, 2010 in order to receive coverage.

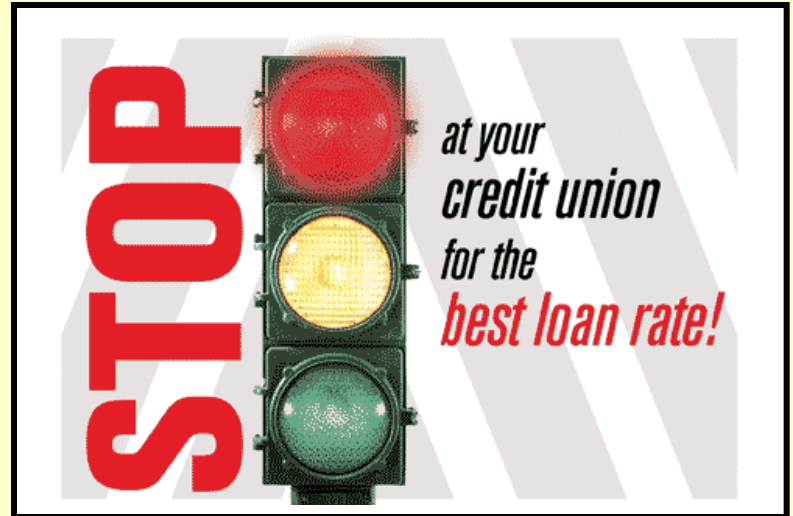
We feel it's important to carefully consider the option discussed above. To request a quote or application for the Primary Protection Plan offered by CUNA Mutual Insurance Society, call 1-877-636-2377 to speak with one of CUNA Mutual's fully licensed insurance representatives.

If you have any questions about these changes, please call us at (850) 227-1156 or toll-free at 1-877-874-0007. As always, we appreciate the opportunity to serve you.◆

Are You Ready For Summer?

Whether you are looking for an RV (recreational vehicle) for traveling cross-country or a boat for relaxing on the lake or out in the bay, we can help with all your recreational needs by offering low rates with low down payments.

Avoid the rough waters of a high-interest loan. Come see us today. ♦



Check out our website: www.emeraldcoastfcu.com

C R E D I T U N I O N I N F O R M A T I O N

ELECTED & APPOINTED OFFICIALS

BOARD OF DIRECTORS

Harry Lee Smith	President
Ralph Macomber	1 st Vice President
Larry Bateman	2 nd Vice President
Anne Strait	Treasurer
George Cox	Secretary

SUPERVISORY COMMITTEE

Bill Dodson	Chairman
Dot Barlow	Committee Member
David Bidwell	Committee Member

NOMINATING COMMITTEE

Charles Cloud ~ J.C. McArdle ~ Carroll Revell

<i>Holiday Schedule 2010</i>	
New Year's Day	Friday, January 1, 2010
Martin Luther King Jr. Day	Monday, January 18, 2010
Memorial Day	Monday, May 31, 2010
Independence Day	Monday, July 5, 2010
Labor Day	Monday, September 6, 2010
Veterans' Day	Thursday, November 11, 2010
Thanksgiving Day	Thursday, November 25, 2010
Day after Thanksgiving	Friday, November 26, 2010
Christmas Eve	Friday, December 24, 2010

Your savings federally insured to at least \$250,000
And backed by the full faith and credit of the
United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

IMPORTANT NOTICE

Accounts that have no transactions for six (6) months and a daily balance of \$500.00 or less will be considered **DORMANT** or inactive accounts and will be **CHARGED** a Dormant Account Fee of **\$5.00** per month.

*Thank you for being a part of Emerald Coast Federal Credit Union
~The Best Find on the Forgotten Coast~*

