

## Help us help our community.

There are plenty of ways Innovations is giving back to the community—and there are plenty of ways you can join us.

**The 4th Annual Innovations/Knology Charity Golf Tournament.** Need an excuse to go golfing? (We didn't think so.) But if you do, our annual charity tournament will be held on Saturday, August 9 at the Hombre Golf Club. All proceeds benefit the Shaddai Shriners. If you'd like to golf, or if you'd like to be a sponsor, give Ruthie Parker a call at 249.0768.

**The Panama City Pirates Soccer Team.** Score points with your family and get in on the action. Innovations is a proud sponsor of the Panama City Pirates Soccer Team, and you can buy tickets at our Thomas Drive and 23rd Street branches. For more information or a Home Game Schedule, please contact Renegade Sports Center at 248.0380.

**The 2008 Annual United Way of Northwest Florida Campaign.** The United Way gives to numerous area non-profits that benefit our community, and their important fund drive officially kicks off this month. As a Pacesetter Company, Innovations encourages all our members to get involved. For more information on how you can give to the United Way, please visit [www.unitedwaynwfl.org](http://www.unitedwaynwfl.org).



## Get ready to get connected.

It's here! It's here! Our brand new website is up and running as of June 23, 2008—and we couldn't be more thrilled.

We've put a lot of thought into this new design, because we really wanted it to live up to the Innovations name. We designed it to be user-friendly, so members can find the information they need exactly when they need it. We designed it to be easy to navigate. And okay, we designed it to look cool, too. The result? We're getting tons of positive feedback from members.

And that's especially important right now because more members are turning to the Internet for their financial needs. We've made it even easier to check balances, transfer funds, apply for loans and pay bills. If you've been hesitating about online banking, our new website is definitely going to make you want to give it a try.

So what are you waiting for? Put this newsletter down, go start up your computer and click on over to [www.innovationsfcu.org](http://www.innovationsfcu.org). See you there!



## It's time to check out Innovations.

We know how it is. You probably think your current checking account is perfectly fine. In fact, you might not even think about it at all. But here's the problem: If you're not thinking about your checking account, you probably don't realize you could be getting a lot more benefits.

The truth is, an Innovations checking account can save you money and make your life easier. Unlike lots of other checking accounts, ours pays dividends. There are no per-check fees, no monthly service charges and no minimum balance requirements. Online services and bill pay are free, too.

Most Innovations accounts come with a super-convenient Visa® Check Card, which works at ATMs locally and across the country. You can use it for credit or debit at millions of locations all around the world. Your money is within reach, so when you're ready to make a purchase, just swipe your card and go. It's incredibly easy.

**Here's another plus.** Every single Innovations checking account comes with overdraft protection. It's our way of helping you keep your credit history clear while avoiding those annoying and expensive insufficient funds fees. **Can you say that about your current checking account?**



## Important Information

### IMPORTANT REMINDER

It is very important to remember that according to Federal Regulation D – for Share and Money Market accounts, no more than six (6) pre-authorized, automatic, or telephone transfers from each account to another account or to a third party in any month, and no more than three (3) of these six (6) transfers may be made by check, draft, or debit card to a third party.

If you exceed these limitations, your account may be subject to a fee or be closed. For Share accounts, a fee as disclosed in the Fee Schedule will be imposed for each withdrawal. For Money Market accounts, the minimum withdrawal amount is \$250.00. For IRA and Share Draft accounts, no account limitations apply.

If you are relying on automatic transfers from your share (savings) account and the funds are not available in your Share Draft (checking) account, and you have exceeded the six (6) transfer limit, your check will be returned and a fee will be imposed.

### HAPPY HOLIDAYS!

Innovations FCU will be closed in observance of the following holidays:

• **Independence Day**  
Friday, July 4, 2008

• **Labor Day**  
Monday, September 1, 2008



If you have any questions,  
please call 800.291.6272 or 233.4400.

**Board of Directors**

James Kott	Chairman
John Fowler	Vice Chairman
Kenneth Baumann	Treasurer
Gloria Sanchez	Secretary
Craig Ellis	Director
Rob Fernandez	Director
Darius Goodin	Director
Cliff Kurelmeyer	Director
Clif Parker	Director

**Supervisory Committee**

Kenneth White	Chairman
Mario Berenguer	Member
Bill Jones	Member
Valerie Powell	Member
Sandy Ross	Member

**Web**

www.innovationsfcu.org  
www.sparkingchange.com

**Management Team**

David Southall	President & Chief Executive Officer
Scott Gladden	Senior Vice President Operations & Chief Operations Officer
Lesley L. Miller	Senior Vice President Finance & Chief Financial Officer
Karen M. Hurst	Senior Vice President & Chief Marketing Officer
Linda Kelley	Vice President Human Resources
Angie Burnett	Director of Projects
Angie McCauley	Marketing Director
Sue Von Thun	IT/Electronic Services Director
Cathi Theut	Manager – 23rd Street
Jacquelyne Acello	Manager – Thomas Drive
Mara Frazier	Manager – Lynn Haven
Maribett Fernandez	Manager – Jenks Avenue
Dan Chaplik	Collections Manager
Mark Harwell	Mortgage Manager

**Office Locations and Hours**

910 Thomas Drive  
Panama City Beach  
Hours: 9 a.m. – 5 p.m.  
Drive-Up: 8 a.m. – 5 p.m.

700 West 23rd Street  
Panama City  
Hours: 9 a.m. – 5 p.m.  
Drive-Up: 8 a.m. – 5 p.m.

625 Jenks Avenue  
Panama City  
Hours: 8 a.m. – 4:30 p.m.

1812 South Highway 77, Suite #102  
Lynn Haven  
Hours: 9 a.m. – 5 p.m.

**Operating Statistics (04/30/2008)**

Assets	\$117,877,000
Member Savings	\$104,355,000
Loans Outstanding	\$89,474,000
Members	13,012

**How to Contact Us**

Credit Union/Local	233.4400
Audio Response/Local	233.4414
Credit Union/Out of Area	800.291.6272
Audio Response/Out of Area	800.887.2634
LoanCONNECT 24/7 Call Center	877.233.8564



We Do Business In accordance With The Federal Fair Housing Law and the Equal Credit Opportunity Act

EQUAL OPPORTUNITY LENDER

**We're setting the bar even higher.**

Innovations' employees really and truly love helping you. We think that's one of the reasons we get so many positive comments about our friendliness and quality service.

But we're not one to rest on our laurels. So this year, we've rolled out a new Service Mission. All our employees abide by this important goal: 'I will always provide service that exceeds our members' expectations through each stage of their life.' We've even launched an Extreme Training program, designed to put our high service standards into action.

**You can get involved, too. If an Innovations staff member offers exceptional service, let us know. It's sure to brighten their day, and it tells us we're living up to our new initiative.**



**Go green. And save green.**

With gas prices starting to soar, it's not surprising that folks are taking a second look at their cars' MPG average. If your gas guzzler is taking a chunk out of your wallet, Innovations is here to help you go hybrid.

And just like a hybrid, our auto loans can save you money in the long run. We offer terms up to 84 months, 100% financing, and some of the most competitive rates around. Plus, it only takes 5 minutes to apply. Just call 233.4400 or LoanCONNECT at 877.233.8564. **Go green!**

**Pretty in Platinum.**

**You're looking for the right credit card.** The perfect credit card. You're looking for competitive low rates, no annual fees and free online protection. And you need access—with worldwide acceptance and an online account. Oh, and bonus discounts? Well, that would be awfully nice.

At Innovations, we say 'done, done and done.' Our Platinum Visa® Card has it all, so you get it all. Plus, it's easy to apply—just visit any branch, go online, or call 233.4400 or LoanCONNECT at 877.233.8564. **Go Platinum!**