

OCTOBER 2009

innovations  
FEDERAL CREDIT UNION

spark



Pictured Left to Right:  
Bryan Taylor, President, United Way NWFL; Al McCambry, General Manager, Knology;  
David Southall, President CEO, Innovations FCU

## Totally tee-rific

A big thank you to all of the volunteers, golfers and business partners who came out to support our 5th Annual Innovations/Knology Charity Golf Tournament on August 7-8 at the Hombre Golf Club. Everyone had a great time and we raised over \$15,000 for the United Way of Northwest Florida.

Congratulations also to Michaela Carl who won \$5,000 in the Island 106 Golf Ball Drop held at the golf tournament. Michaela works at Key West Sandwich Shop and plans to use her winnings to help her pay for college. She bought her lucky ticket from Mike Bunker, a long-time member who volunteered to sell tickets (and who just happened to sell the most tickets).



## Helping you plan carefully so you can retire more confidently

Ready or not, the future is coming. To help you with questions you may have about your retirement, Innovations has teamed up with SecurePath<sup>SM</sup> by Transamerica to offer a free review of your current financial situation from an experienced financial advisor.

Simply call **866-248-9421** and an advisor will help you identify gaps between what you've already saved and how you plan to live after you retire. Your advisor can also let you know if you're saving enough now, if this is a good time to make changes, and how you can fill your short-term needs while still reaching your long-range goals.

Call today to get your retirement plan on the right path.

SecurePath<sup>SM</sup>  
BY TRANSAMERICA

SecurePath by Transamerica is a service of Transamerica Retirement Management, Inc. Financial advisors are registered representatives and investment advisor representatives with and offer securities and investment advisory services through Transamerica Financial Advisors, Inc., member FINRA, SIPC and Registered Investment Advisor. Both are AEGON companies. The Credit Union is not an AEGON company.

Securities offered through Transamerica Financial Advisors, Inc., are not NCUA or federally insured, not credit union guaranteed and may lose value.

## Focusing in on your debt

A lot of people think that solid financial advice is only for people who already have lots of money. Really? Who could use advice more than those of us facing day-to-day life decisions on debt counseling, home and auto financing, paying for college, saving for retirement and other important financial issues?

We know—these are sometimes sensitive subjects and you may not want to divulge your financial particulars to outsiders. That's why we're offering a new service called Debt in Focus.

**Debt in Focus** is a **FREE** and **ANONYMOUS** way to get a clear view of your debt-to-income ratio and then to set a budget. We won't ask you for any identifiable information so the numbers you provide and your results are not linked to you in any way.

Plus it's easy to use. The simple, step-by-step instructions walk you through the entire process to provide you with a Personal Action Plan, helpful tips, advice on improving your credit score and more.

And because we know you're busy and may not be able to complete the questionnaire in one sitting, you can even save your information and resume the process later by using a personal ID number.

**There are no strings attached, no obligations and no one will ever contact you about your information, so check it out today—we want to get you on the path to being one of those people with financial freedom as quickly as possible. Visit [www.innovationsfcu.org](http://www.innovationsfcu.org) today to get started.**



## Calling all Facebook fans

Facebook is such a fun way to keep up with members that we couldn't wait to get ourselves out there. So if you'd like to get interactive with us, go to [facebook.com/innovationsfcu](http://facebook.com/innovationsfcu) and become a fan. We'll be sure to keep you current on all the latest news about your credit union, plus updates on local events, what's happening in the community and more. If you're not already on Facebook, come join us! Simply log on to [facebook.com](http://facebook.com) and set up your account. It's fast, easy and free to use. Plus, it's a great way to meet new friends, reunite with old ones and stay tuned to the people in your life who are important.

And don't forget to tell your friends about us.



## Happy Holidays!

Innovations will be closed in observance of the following holidays:

<b>Veterans Day</b> Wednesday November 11, 2009	<b>Thanksgiving Day</b> Thursday November 26, 2009
<b>Christmas Eve</b> Thursday December 24, 2009	<b>Christmas Day</b> Friday December 25, 2009
<b>New Year's Day</b> Friday January 1, 2010	

## Live wirelessly ever after

Cellular phones have become a way of life for most of us—they are our link to family, friends, work and even the way we bank. So we thought, if so many of our members are using their mobile service to stay connected to us, we should offer a discount for that.

Well, here it is. Through a special arrangement with Sprint Nextel, Innovations members can now save 10% off most regularly priced Sprint Nextel Service Plans. And upgrade fees will be waived if you decide to switch to a new plan. If you're a new subscriber, the activation fee will be waived PLUS you'll receive the 10% discount off of your plan.

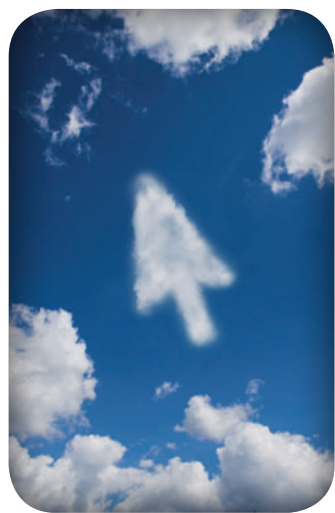


For additional information, call 877.SAVE.4.CU and tell them you're an Innovations Federal Credit Union Member. You can also visit [www.SprintSave4CU.com](http://www.SprintSave4CU.com) or visit the Sprint store nearest you.

If you're already an existing Sprint user, visit [www.sprint-discount.com](http://www.sprint-discount.com) and fill out the online form. Under "Company/Organization Name," simply enter "Credit Union Member."

## Welcome a-Board

As a member-owner of Innovations, you have a big say in how the credit union operates. Here's a way to get even more involved. We are currently accepting applications for members who are interested in serving on our Board of Directors. Candidates must be members in good standing, at least 18 years old and willing to attend regular monthly meetings, as well as some special meetings throughout the year. **The deadline for applications is December 31, 2009. For additional information, please contact Robin Dykes at 850.249.0664.**



## Happy to eServe you

One of the many great things about being an Innovations member is that you don't have to worry about "normal operating hours" when it comes to taking care of your business. With our full line of eServices, you get around-the-clock access to free Bill Pay, free Online Banking, eStatements, your Visa® account and access by phone so you can review your account history, transfer funds or make loan payments whenever and wherever you want.

Even though we enjoy seeing you when you stop by a branch, we understand that sometimes you're just too busy to make it in. That's why we introduced direct deposit to automatically make payday deposits for you when you just can't find the time.

And just so you know that money has actually been deposited, our eAlert feature can send you a notice to your computer or Internet-enabled phone to let you know when automatic deposits have been made, to warn you when your account balances start to get low, and to protect you against fraud when large purchases have been made or an address request has been submitted.

So when you're on the go, take us with you. Check out all of our eServices options at [www.innovationsfcu.org](http://www.innovationsfcu.org). Or if you can find a moment, stop by any branch and we'll be happy to help you get started.

### Board of Directors

James Kott	Chairman
Darius Goodin	Vice Chairman
Rob Fernandez	Treasurer
Gloria Sanchez	Secretary
Kenneth Baumann	Director
Ted Dempsey	Director
Craig Ellis	Director
Clif Parker	Director
Joe Rudolph	Director

### Supervisory Committee

Kenneth White	Chairman
Mario Berenguer	Member
Bill Jones	Member
Valerie Powell	Member
Pei Li Li	Member

### Management Team

David Southall	President/CEO
Scott Gladden	Senior Vice President/COO
Lesley L. Miller	Senior Vice President/CFO
Karen M. Hurst	Senior Vice President/CMO
Linda Kelley	Vice President Human Resources
Angie McCauley	Marketing Director
Sue Von Thun	IT/Electronic Service Director
Angie Burnett	Director of Projects
Jacquelyne Acello	Manager – Thomas Drive
Tricia Cottle	Manager – Callaway
Maribett Fernandez	Manager – Jenks Avenue
Cathi Theut	Manager – 23rd Street
Shannon Williams	Manager – Lynn Haven
Dan Chaplik	Collections Manager
Mark Harwell	Mortgage Manager

### Operating Statistics (07/31/2009)

Assets	\$146,694,790
Member Shares	\$133,100,557
Loans Outstanding	\$113,487,749
Members	15,317

### 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

### Office Locations and Hours

(Monday – Friday)
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. – 5 p.m.
2250 South Highway 77 Lynn Haven Hours: 9 a.m. – 5 p.m. Drive Up: 8 a.m. – 5 p.m.
864 North Tyndall Parkway Callaway Hours: 8 a.m. – 5 p.m.

### Web

[www.innovationsfcu.org](http://www.innovationsfcu.org)  
[www.sparkingchange.com](http://www.sparkingchange.com)  
[www.everythinghasitsgoodpoints.com](http://www.everythinghasitsgoodpoints.com)



We Do Business In Accordance With  
THE FEDERAL FAIR HOUSING LAW AND THE  
EQUAL CREDIT OPPORTUNITY ACT

EQUAL OPPORTUNITY LENDER