

JULY 2011

innovations
FEDERAL CREDIT UNION

spark

Announcing an important new Innovations banking feature: your thumb.

There's an app for that...Click Mobile Banking launches July 1st.

Text. Type. Tap. Scroll. Look at the screen on your mobile device and there we are, ready to improve your financial world. After you sign up for Click, our FREE Online Banking service that allows you to do oh, so many things easily and conveniently, you can download the "Innovations app" that will allow you to do it all through your mobile device.

If you haven't joined the "Click Clique" yet, what are you waiting for?

Convenience services just got even more convenient with Click Mobile Banking. Need to check your account balance? Click. And done. On your mobile device. Need to transfer funds between accounts? Click. And done. On your mobile device. In fact, with the Find Near Me feature, this app will determine your location and then provide you with the address and phone number of the closest Innovations branch, so you can take care of business in person if you need to.

Do more with your thumbs than text your friend to save you a seat at the movies. Now you can take care of your daily financial business, FREE, thanks to Innovations' new Click Mobile Banking app. Of course, standard mobile data fees may apply. Please contact your mobile carrier for more information about that. To get started with Click Mobile Banking, go to www.innovationsfcu.org/mobile. Then take us with you. And thumbs up!

Learn more instantly by scanning this weird-looking box.

When you scan this QR (or Quick Response) code with your smart phone, you'll instantly have more information at your fingertips. Here's how it works:

- Scan this QR code using your smartphone's QR Reader/Image Scan app. *(Please note that the Blackberry OS needs to be version 5.0 or higher to install a QR app.)*
- Get linked to detailed information on how you can download Innovations' Mobile Banking app to your specific device.
- Discover more about this fantastic convenience. You'll be glad you did!



Finally. An excuse to go clothes shopping.



Together, we can make sure hundreds of homeless kids have something to wear to school.
June 25 - July 29

For more than 900 homeless children in our community, there is no annual back-to-school shopping trip. Unless, of course, you consider the Klothes for Kids clothing drive hosted by the Panama City Rescue Mission. From June 25 to July 29, you can bring items to any branch of Innovations FCU, a Klothes for Kids collection site, where we'll be collecting new and used school uniforms, socks, shoes, play clothes, under garments and school supplies for the homeless children who live here in Panama City. Please, go shopping and help us help them.

Speaking of helping kids...

Join us for the 12th Annual Healthy Families Home Tour / Life Management Center this October.

Your Innovations FCU is sponsoring the 12th Annual Healthy Families Home Tour, which will be held in October in the Martinique neighborhood on Panama City Beach. Pick up design ideas, get inspired, and have a lovely time touring these beautiful homes. You'll also be helping the Healthy Families program, a positive parenting program that aims to prevent child abuse. Plus, proceeds from the Home Tour benefit the Healthy Families program and remain in our community, enabling local children to grow up healthy, safe and nurtured. For more information, go to www.healthyfamilieshometour.com.



We're making a difference from the classroom to the world.



Mrs. Hobbs' 5th-grade class at North Bay Haven Charter Academy had a special experience this year. They were taught the Junior Achievement of NWFL "Our Nation" course, led by our own Ruthie Parker, Innovations' Marketing Director. The curriculum afforded students the opportunity to learn about different types of businesses, advertising, technology, worldwide industry, resume writing, and job interviewing—invaluable information that gives them a great start on the road to success!

Late Fee Notice

As a reminder, as of May 15, 2011, we changed the late fee on all consumer loans. You may be charged a late fee of 15% of the interest due with a minimum fee of \$30.00. Remember, you can avoid these late fees by paying your loan by automatic payment transfer, direct deposit, or electronic bill pay. If you would like to set up one of these free options, simply call us at 850.233.4400.

Funds Availability Act

Here's an important policy change you need to be aware of. The Expedited Funds Availability Act sets forth requirements for the minimum amount of a check deposit that must be available for withdrawal by the following business day. An amendment to the Act provides that this minimum amount must be increased from \$100.00 to \$200.00.

Effective July 21, 2011, the Funds Availability Policy Disclosure for Innovations FCU is amended as follows:

RESERVATION OF RIGHT TO HOLD — In some cases, we will not make all of the funds that you deposit by check available to you on the next business day, after we receive your deposit. Funds may not be available until the second business day after the day of your deposit. However, the first \$200.00 of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the next business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees or if we decide to take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Please retain this amendment with the original Funds Availability Policy Disclosure provided to you. You are welcome to contact the Credit Union with any questions you may have regarding this change. Thank you.



Innovations will be closed in observance of the following holidays:

Independence Day
Monday, July 4, 2011

Labor Day
Monday, September 5, 2011

Columbus Day
Monday, October 10, 2011

Veterans Day
Friday, November 11, 2011

You've already become a member.
Now how about becoming a Facebook Fan?



We know you're a fan of Innovations FCU or you wouldn't be a member! So the next time you're on Facebook, visit www.facebook.com/innovationsfcu, and when our Fan Page appears, go right ahead and click on the "like" icon. It's easy. And it's a great way to make sure you stay in-the-know. Do it today!

Board of Directors

James Kott	Chairman
Joe Rudolph	Vice Chairman
Rob Fernandez	Treasurer
Gloria Sanchez	Secretary
Kenneth Baumann	Director
Ted Dempsey	Director
Dana Dye	Director
Craig Ellis	Director
Greg Gruber	Director

Supervisory Committee

Kenneth White	Chairman
Melissa Howell	Member
Bill Jones	Member

Web

www.innovationsfcu.org
www.sparkingchange.com (coming soon)

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
Ruthie Parker	Marketing Director
Sue Von Thun	IT/Electronic Services Director
Angie Burnett	Director of Projects
Jacquelyn Acello	Manager – Thomas Drive
Tricia Cottle	Manager – Callaway
Maribett Fernandez	Manager – Jenks Avenue
Kelly Littlefield	Manager – 23rd Street
Shannon Williams	Manager – Lynn Haven
Dan Chaplik	Collections Manager
Mark Harwell	Mortgage Manager

Operating Statistics (05/31/2011)

Assets	\$149,440,000
Member Shares	\$135,741,000
Loans Outstanding	\$109,326,000
Members	17,006

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.



We Do Business in Accordance With
The Federal Fair Housing Law and The
Equal Credit Opportunity Act

EQUAL OPPORTUNITY LENDER