

OCTOBER 2010

innovations  
FEDERAL CREDIT UNION

spark

## Become part of the Click Clique

Have you joined the Click Clique yet? That's our new Online Banking and Bill Pay service that is super easy to use and gives you access to your Innovations accounts from, well ... just about anywhere! Need to transfer funds between accounts? Click. And done. Need to set up recurring loan or bill payments? Click. And done. Need to check out your latest credit card activity? One click. And you are done.

Oh yeah, and did we mention that Click is a completely FREE service for our members?

If you've been using our Online Banking or Bill Pay service for a while now, we're sure you'll agree that this new and improved system totally blows the old one away. If, for some strange reason, you haven't used your Online Banking access for a couple of months and you want to check out the new system, simply call our Support Team at 850.249.0497 during normal business hours.

For those who haven't tried the new system yet, you don't know what you're missing. Access to your accounts from almost anywhere at anytime. The ability to move your money around with the click of a button. Managing your monthly bills as you like or automatically. Become a part of the Click Clique.

Simply visit [innovationsfcu.org](http://innovationsfcu.org) and follow the easy instructions. You can even watch a demo of the program and what it can do for you. Or you can always visit any Innovations branch and our Click Clique specialist will walk you through it.



### Here are some of the things you'll be able to do, easily and conveniently, when you join the Click Clique:

- Sign on just once.
- Your User ID and password will give you instant access to both Online Banking and Bill Pay, making it a cinch to navigate between the two services.
- Access and manage your Innovations Visa® account.
- See your account history, transfer funds and make loan payments.
- See and print your e-Statements and download your account information with our money management software.
- Get free "Notify Me" Alerts that you can customize to notify you by email when your account balance is getting low, when direct deposits hit, when a loan payment is due and more.

**Experience it for yourself today and see why we say: Click. And done. That's Innovations.**

## With Click, never make a late payment again

One of the many terrific features of our new FREE Online Bill Pay service is that you can set a specific payment date for each of your monthly recurring bills. Simply set the date. Click. And done.

If you used our old Bill Pay service, you'll see that the payment calculation date for Click is a little different. Now, the pay date is the date on which your payee will receive payment. To avoid late payments, please be sure to select pay dates that are on or before each bill's due date.

We're so confident that you'll never make a late payment again, we're willing to offer up a reimbursement of up to \$50 per incident for any late fees or penalties you are charged as a result of the Payee/Biller not receiving your remittance by the due date—as long as all of the following apply:

- You scheduled the payment to be sent with sufficient lead time in advance of the payment due date, in accordance with your creditor's terms.
- Correct information was provided to us about the Payee/Biller (name, address, account number and amount).
- Your account had sufficient funds to complete the payment on the scheduled payment date.
- The Payee/Biller was a business.
- The Payee/Biller assessed late payment fees or penalties due to the delay of this payment.
- You did not receive notice from us, our service provider, or the payee at least 10 days prior to your scheduled payment that would have alerted you to a problem processing payments from our service.

**Our FREE Online Bill Pay is just one more way we're making your life easier. One click at a time.**

# We've got you covered. All you have to do is ask.

Courtesy Pay is one of those things you don't really think about until you need it. And if you need it but don't have it, things can get a little embarrassing.

To refresh your memory, Courtesy Pay automatically makes up the difference in your checking account if your balance is less than something you are trying to purchase (nothing spoils a romantic dinner or business lunch like a declined debit card). Due to new federal regulations, we can only provide Courtesy Pay if you ask for it.



So how do you opt in? Well, we give you three different ways (actually, four), and all are equally convenient to complete:

1. Go to [innovationsfcu.org/optin.asp](http://innovationsfcu.org/optin.asp) and download the authorization form. Simply print it out, fill it in and mail it to:

**Innovations FCU**  
**Attn: Electronic Services**  
**P.O. Box 15529**  
**Panama City, FL 32406**

Or you can fax your completed form to us: 850.233.4445.

2. Stop by any Innovations branch and authorize your opt in with one of our Financial Services Representatives.
3. Authorize your opt in over the phone by calling 850-249-1149.

**Avoid the embarrassment of coming up empty.**  
**Sign up for Courtesy Pay today.**

## Happy Holidays!



Innovations will be closed in observance of the following holidays:

- Columbus Day** .....Monday, October 11, 2010
- Veterans Day** .....Thursday, November 11, 2010
- Thanksgiving Day** .....Thursday, November 25, 2010
- Christmas Eve**.....Friday, December 24, 2010
- New Year's Eve**.....Friday, December 31, 2010

## Peace of mind, in a rectangular box

Can you put a price on safeguarding your valuables? You can if you take advantage of the Safe Deposit Box Special we're offering to new account holders.

- **50% off your first year fee**
- **Good for any size box**
- **Available at Thomas Drive, 23<sup>rd</sup> Street, and Lynn Haven branch locations**



Hurry, this offer is only good while supplies last.



## Add Board Member to your resume

Like all credit unions, we have a Board of Directors that is made up of volunteers who are members of Innovations. If you'd like to become more involved in the operation of your credit union, now is your chance. We are currently accepting applications for those who are interested in serving on our Board of Directors. Candidates must be members in good standing who are 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, 2010. For additional information, please contact Robin Dykes at 850.249.0664.

### 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
Darius Goodin	Director

### Supervisory Committee

Kenneth White	Chairman
Mario Berenguer	Member
Melissa Howell	Member
Bill Jones	Member
Valerie Powell	Member

### Web

[www.innovationsfcu.org](http://www.innovationsfcu.org)  
[www.sparkingchange.com](http://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 (08/31/2010)

Assets	\$151,446,000
Member Shares	\$137,120,000
Loans Outstanding	\$118,744,000
Members	16,644

### 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

<b>(Monday – Friday)</b>
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