

JANUARY 2012

innovations
FEDERAL CREDIT UNION

spark



It's the first of the year, but your last chance to Skip-A-Payment.



Sure, getting ready for all that holiday gift-giving was fun, but now it's time to pay up. Even if you've planned your budget to include holiday expenses, you never know when an unexpected repair or expenditure will come along.

Your Innovations team is here to help out with our Skip-A-Payment program—a plan created to give you a little breathing room when you need it most.

So if you're a little overextended, or you just need to skip an Innovations loan payment to cover another unexpected bill, or you'd like some additional New Year's cash in your pocket, stop by any of our convenient branches or give us a call at **249.1149** or **800.291.6272** and find out how we can help you get a jump start on 2012.

Skip-A-Payment does not apply to home equity or mortgage loans, mobile home loans, workout loans, auto leases, business loans or student loans. Offer is subject to approval and all accounts must be current to qualify. Only one month's payment per loan during the month of January is eligible to be skipped. A loan's first payment is not eligible to be skipped. If you choose to skip a payment, interest will continue to accrue on your loan during the skipped month. Members that have purchased GAP coverage are responsible for skipped payment(s) in the event of a claim deficiency as stated in the GAP waiver addendum.

Mark your calendar for our Annual Membership Meeting on February 21st.

Please join us at 6:30 p.m. on February 21st at the FSU PC Holley Academic Center in Panama City for this important meeting and the Board of Directors election. Don't miss the fun!

Spark Change



Help us help you and you could win \$50!

Give us your email address by enrolling in Online Banking or by calling us at 249.0513. Or leave us a voicemail and we will return your call. For security reasons, we cannot accept your email address via email correspondence.



Win \$50! Submit your email address and you could win a \$50 deposit in your savings account. Hurry, the deadline is February 15th, and the drawing will be held on February 17th.



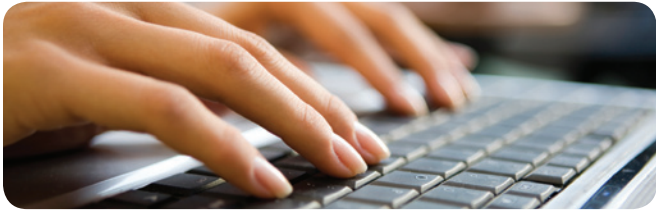
We made a date with 100 kids and the jolly elf in red.

What fun! Innovations partnered with the Panama City Rescue Mission to provide Lunch with Santa for 100 homeless Bay County school students. During this festive event, the students ate a yummy lunch provided by Chick-fil-a, Andy's Flour Power Deli and Bakery, and Dairy Fresh. They received gifts (provided by Innovations' members, team members and friends of the community), and had photos taken with the jolly old elf himself. Two special volunteers from the Bay County Library read Christmas stories, and participants even had time to create their own Christmas crafts. Each student also received the book, 'Who Will Guide My Sleigh Tonight', courtesy of Gulf Coast State College. Thank you to everyone who made this event especially festive for these special students this past holiday season.



Shield yourself from ID theft and fraud with Innovations' Online Banking.

Studies show that when you keep track of your financial accounts online, you help minimize the chance of ID fraud and theft. At Innovations, our Dual Authentication requirement keeps your account more secure, and our Notify Me feature will send you account activity via email or SMS text alerts.



For more information go to www.innovationsfcu.org/identity, contact us at 850.249.0497 or support@innovationsfcu.org.

Participating in Coats for Kids made us all feel warmer.

Can you imagine anything more satisfying than providing a nice, warm coat for a deserving child? Together, that's just what we did, as Innovations was a collection site for the annual Coats for Kids drive.

Coats were given to many organizations including:

- Catholic Services
- Children's Home Society
- Early Education & Care
- Gulf Coast Children's Advocacy
- Guardian Ad Litem
- Anchorage Children's Home
- Family Advocate Kid's Court

A huge thank you to everyone who made this possible.

Focus on your debt and make it a stranger.

Resolution time, right? Why not make debt something you don't know well. Something from your past. Something you've grown out of. You can when you embrace solid financial advice and proper financial planning.

We call it *Debt in Focus*. It's **FREE**, it's **ANONYMOUS**, and you can access the program under the Member Benefits section on innovationsfcu.org.

Debt in Focus is a great way to get a clear view of your debt-to-income ratio in order to establish a workable budget. And we won't ask you for any identifiable information. In other words, the numbers you provide and the results you receive are not linked to you in any way.

Plus, it's easy to use. The simple, step-by-step instructions walk you through the process so you end up 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 quick sitting, you can save your information and get back to it later by using a personal ID number.

Go to www.innovationsfcu.org/debtinfocus to learn more about *Debt in Focus*. And, once and for all, take care of an important resolution on your list. For good.

debtinfocus

Debt in Focus is FREE and ANONYMOUS.
You can access the program under the Member Benefits section on innovationsfcu.org

Sprint to get this special discount!

So here's yet another advantage to being an Innovations member. Whether you're an existing Sprint customer or you switch over, you can save.

With the Sprint Credit Union Member Discount Plan, you'll get:

- 10% off most regularly priced Sprint service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee



To get started, simply click www.SprintSave4CU.com, call 877.SAVE.4.CU. (877.728.3428), or visit your nearby Sprint retail location. Just tell them you're an Innovations Federal Credit Union member and you'll get this exclusive discount. Also ask them to be attached to the NACUC_ZZM Corporate ID. And start saving immediately!

Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.



Happy New Year!

Innovations will be closed in observance of the following holidays:

Martin Luther King, Jr. Day
Monday
January 16, 2012

Presidents' Day
Monday
February 20, 2012

Board of Directors

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

Supervisory Committee

Kenneth White	Chairman
Mellisa Howell	Member
Bill Jones	Member

Web

www.innovationsfcu.org

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 Service 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 (11/30/2011)

Assets	\$143,126,000
Member Shares	\$129,030,000
Loans Outstanding	\$102,235,000
Members	17,091

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