

A QUARTERLY NEWSLETTER OF KSC FEDERAL CREDIT UNION

University High School Branch Opens

KSC Federal Credit Union has partnered with University High School in Orange City to open the first student-run credit union in Volusia County. This branch is staffed by students in the UHS Academy of Finance, assisted by KSCFCU employees.

The Grand Opening, on March 6, was attended by mayors and Chamber of Commerce members from surrounding cities, KSCFCU board members and officers, and local media. The KSCFCU Money Man and the UHS Titans mascot, Maximus, provided a



The UHS branch will give students at the school real-world experience in the operation and management of credit unions. They will conduct transactions and open accounts.

The KSCFCU-UHS branch is open only to UHS students and staff members, and will not be open to the public. In rotating shifts, twelve student staff members will volunteer at the branch on Tuesdays and Wednesdays during the lunch periods.

GAS IS UP...
OUR AUTO LOAN RATES ARE DOWN!
IT'S A SMART TIME TO BUY!

- 1.00% APR* off our already low auto loan rates!
- Rate as low as **1.99% APR!***
- 60 Days deferred payments!
- New or used vehicle, or refinance from another institution!
- Come to KSCFCU and get preapproved before you shop!

SPECIAL OFFER ONLY GOOD THROUGH APRIL 30, 2012!

Visit any branch, or call
321-455-9400, Opt. 4
(Inside Brevard)
800-662-5257, Opt. 4
(Outside Brevard)

*APR = Annual Percentage Rate. 1.00% off our already low rate. Loans are based on credit approval. KSCFCU minimum rate 1.99% APR. The rate you pay is based on credit history and approximate term. 1.99% APR requires qualified credit history, 80% or less financing and 36 months or less term. Minimum loan amount \$5,000; direct deposit and Checking Account required. Financing for qualified KSCFCU members; one-time \$5 membership fee and minimum \$25 deposit to join. Finance charges and interest accrue beginning at time of closing. Offer ends April 30, 2012.

Holiday Closings

KSC Federal Credit Union will be closed on Monday, May 28th for Memorial Day.



fun atmosphere for students and community representatives alike.

Several students and faculty members opened accounts on the first day of operations. Prior to the opening of the UHS branch, students and staff were given a chance to win a Kindle Fire by opening an early-bird account at the DeLand or Deltona branch. The drawing was conducted by UHS Principal Dennis Neal, and the winner was Mr. Vince Roeshink, one of the Academy of Finance instructors.



If you have a student who attends University High School, encourage them to open an account at the new student branch. If they already have an account with KSCFCU, they may use the student branch at the school to conduct deposits and limited withdrawals.

KSCFCU hopes that the student volunteers increase their financial knowledge, and that UHS students and staff take advantage of the convenient location.



KSCFCU in Your Community

KSCFCU employees will be participating in several upcoming walks to benefit the Juvenile Diabetes Research Foundation. Your credit union will have a team walking in the Cocoa Beach JDRF Walk on Saturday, April 14th, at Lori Wilson Park. KSCFCU staff also represented the credit union in the Daytona Beach JDRF Walk, on Saturday, March 24th at Embry Riddle University.

Money was also raised for this worthy cause through the sale of paper sneakers at all KSCFCU branches. Your credit union would like to thank participating employees and members for their generosity in supporting this cause.

Notice of Mailing

For auditing purposes you may receive a letter from Hutto & Carver, P.A. If you receive this letter please follow the instructions and confirm your account balance(s). This is a legitimate mailing and your information will not be shared.

Mark Your Calendar!



Are you interested in a great deal on a used vehicle in the near future? Mark your calendar for the upcoming Enterprise Car Sales with KSCFCU!

Merritt Island Branch
415 Fortenberry Road
May 18 & 19, 2012

South Daytona Branch
2290 S. Ridgewood Avenue
June 22 & 23, 2012

Get great deals from Enterprise and great rates from KSCFCU. Plan ahead and visit your branch to get pre-approved before the sale.

Don't Forget!

You can use your **KSCFCU ATM Card FREE** at any

Publix. Presto! ATM

JUST SELECT "ATM" FOR YOUR TRANSACTION

Sign Up For Direct Deposit Today

Are you receiving a recurring check from your employer or a federal benefit check? Sign up for direct deposit and enjoy the convenience of having your check deposited into your KSCFCU account automatically! Direct deposit is safe, easy, and it saves you from having to stand in line. Stop by any KSCFCU branch or visit our website at www.kscfcu.org.



Refer a Friend and Get Ten Bucks!

You bank smart with KSCFCU, and so should your friends and family. Now through May 31, 2012, when you refer a new member to KSCFCU and they open a checking account, we will deposit \$10 into your KSCFCU savings account. Your friend or family member will get their first 150 checks free, a free gift, and can begin banking smart.

Use the form printed here, pick up a form at any branch, or print a form from the website at www.kscfcu.org. Share KSCFCU's commitment to our members, and refer your friends and family to KSCFCU. Give them the gift of credit union membership, with low rates, low fees, a long list of benefits, and get \$10 for yourself.



Help Us Grow!



YOU BANK SMART AT KSC FEDERAL CREDIT UNION... SO SHOULD YOUR FRIENDS & FAMILY!

Share KSCFCU's commitment to our members! Refer a friend or family member to KSCFCU. When they join and open a Checking Account*... **THEY get –**

- **First 150 checks FREE!** • **FREE gift!** • **NO Monthly Fee!** • **No Per-Check Fee!**
- **FREE Online Banking and BillPayer!**
- **FREE Internet and Text Mobile Banking! And MORE!**

YOU get – \$10

Referring Member's Name _____

Daytime Phone No. _____

New Member's Name _____

Daytime Phone No. _____

Official Use Only

Current Member Account # _____

New Member Account # _____

Branch _____

Initials _____

*Offer expires May 31, 2012. Membership fee \$5. Savings and Checking Accounts require a minimum balance of \$25. Ten dollars will be deposited into the Savings Account of the referring member within two weeks of the receipt of this coupon. Checking Accounts require credit approval. KSCFCU employees and their immediate family members are not eligible for the \$10.



THIS CREDIT UNION IS
FEDERALLY INSURED BY THE
NATIONAL CREDIT UNION
ADMINISTRATION.

Member Services: Please return form to Marketing

JOIN KSCFCU & SPACE COAST HONDA FOR THE

Spring Into Savings

Used Auto Sale

APRIL 12, 13, 14 & 15

From KSCFCU:

- 1.00% APR* off our ALREADY low auto loan rates!
- 60 Days Deferred Payments!*
- Rates as low as **1.99% APR!***

Visit any branch, or call our friendly Loan Specialists at 321-455-9400 (Inside Brevard) ● 800-662-5257 (Outside Brevard)

INVENTORY IS BACK!

Visit to see all the great vehicles available!

From Space Coast Honda:

- **\$500 Off** ALL New or Used Vehicles!

Location: Space Coast Honda Used Car Building or visit the Sale Tent outside!

Space Coast Honda
1885 Hwy. 520 ● Cocoa, FL 32926
888-711-9671 ● www.spacecoasthonda.com



*APR = Annual Percentage Rate. 1.00% off our already low rate. Loans are based on credit approval. KSCFCU minimum rate 1.99% Annual Percentage Rate. The rate you pay is based on credit history and approximate term. 1.99% APR requires qualified credit history, 80% or less financing and 36 months or less term. Minimum loan amount \$5,000; direct deposit and Checking Account required. Financing for qualified KSCFCU members; one-time \$5 membership fee and \$25 deposit to join. Offer valid on Space Coast Honda vehicles purchased from 04/12/2012 - 04/15/2012. Finance charges and interest accrue beginning at time of closing. Vehicle must be financed using standard financing terms through KSCFCU. KSCFCU offers the option of deferred payments for 60 days upon vehicle purchase from Space Coast Honda.

Have You Tried KSCFCU Mobile?

KSC Federal Credit Union has introduced a mobile application for the iPhone®, iPad™, and Android™, called "KSCFCU Mobile". With this app you can check your account balance, view your account transaction history, transfer funds, pay bills, locate a KSCFCU branch or ATM, view rates and dividends, and much more.

This is perfect for busy members on the go. If you have to check your balance before you use your Visa



Check Card to fill up your car, it's easy with KSCFCU Mobile. If you need to transfer money from savings to checking before you pay for a purchase, you can do it from your smartphone.

Go to the KSCFCU website, www.kscfcu.org, to get complete instructions on download and use, and enjoy the convenience of total account access on the go with KSCFCU Mobile.

KSCFCU Congratulates

"A Positive Future" Winners

In an effort to reward our local students who "make the grade" and encourage students to do well, KSCFCU presented student members with an opportunity to show us their "A's", and enter to win.



Member Stephanie B. of Cocoa displays her prize, a Kindle.

Two winners were drawn from submitted entries. Stephanie B. from Space Coast Jr./Sr. High School won a Kindle. Lillian R. of Gardendale Elementary in Merritt Island won an I-Pod Nano.



Lillian R. of Merritt Island proudly shows off her iPod Nano prize for getting great grades.

Congratulations to our two winners, and great job to all who entered for getting terrific grades! Keep working hard and getting "A's", and enter again in June for our second semester "A Positive Future" drawing.

What's Your Credit Card Rate? See if KSCFCU Can Save YOU Money!

A KSCFCU Visa Credit Card is the SMART way to shop!

We've Lowered Our Visa Rates!

New rates as low as

8.97% APR* Platinum Visa

9.98% APR* Classic Visa

Ask at any branch, or call

321-455-9400, Opt. 4 (inside Brevard)

or 800-662-5257, Opt. 4 (outside Brevard)



*APR = Annual Percentage Rate. Credit Cards based on credit approval. The rate you pay is based on credit history. Rate applies to new Visa Credit Cards or increased credit limits on current cards. Current credit cardholders must apply for a higher limit to qualify. One-time \$5 membership fee and \$25 minimum deposit required to open account for new members.

KSCFCU Announces Shred Day

Do you have documents, old bills, or old tax papers that need to



be shredded? KSCFCU is sponsoring a shred day for members, with a mobile shredding truck from Progressive Document Destruction to shred members' personal documents at no charge. Paperwork will be shredded and destroyed prior to being recycled. You will be able to view your documents being shredded via a closed-circuit TV within the shredding compartment.

Please bring paper material (five box limit) to the Merritt Island branch, at 415 Fortenberry Road, on Wednesday, April 25th from 8 a.m. to 11 a.m.

New Board Members Announced at KSCFCU Annual Meeting

The Annual Meeting of the Membership was held on February 15th at the Titusville Holiday Inn. Members voted for nominees on February 14th at the branches and on the 16th prior to the meeting. J. Albert Diggs, Jr., Charles Jenkins, Jr., and Yvonne Parker were elected to fill three-year terms on the Board of Directors. David Banks was chosen as a member of the Supervisory Committee.

The meeting was well-attended and enjoyed. Several members won prizes at the event.



Member Ladda O., shown with Board Member Yvonne Parker, right, won a \$25 Red Lobster gift card.



Member Beverly B. won a \$50 Outback Steakhouse gift card and member Bob H. won \$100 cash.

- Ladda O., \$25 Red Lobster gift card.
- Judy P., \$25 Red Lobster gift card.
- Ray K., \$25 Olive Garden gift card.
- Patricia P., \$25 Olive Garden gift card.
- Beverly B., \$50 Outback Steakhouse gift card.
- Suphot O., \$50 Carrabba's gift card.
- George D., Four Admission Tickets to the KSC Visitor's Center.
- Bob H., \$100 cash.



Outgoing Board Chair Marilyn Cherubini announces the winners of the election.

Celebrate National Credit Union Youth Week

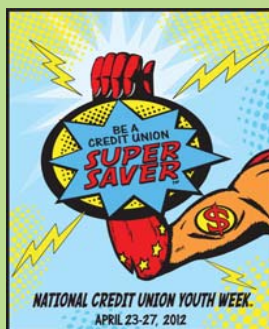
Your children are superheros when they save at KSC Federal Credit Union. Help your kids be Super Savers and celebrate National Credit Union Youth Week April 23rd through the 27th.

It's a great time to open a kid or teen account at KSCFCU. Your child will have a dividend-bearing account, no matter what the balance. At sixteen they will have the opportunity to open a checking account with a parent or guardian as a joint member. They will get an age-appropriate newsletter every quarter with their account statement also.

There's also something special during Credit Union Youth Week. If they open an account between April 23rd through April 27th,

they'll automatically get an entry into a drawing for a Kindle. If your child already has a KSCFCU account and makes a deposit during Youth Week, they will also get an entry into the drawing. (One entry per person.)

KSC Federal Credit Union membership is open to all of your family members who live, work, or worship in Brevard or Volusia County. Help your child celebrate National Credit Union Youth Week, and be a Super Saver.



Dividends

Month Ending March 31, 2012

Account	Dividend Rate	APY*
Checking	.20%	.20%
IRA	.80%	.80%
Holiday Accounts	.30%	.30%
Secured Visa Account	.25%	.25%
Savings:		
Minors' Accounts, \$25 - \$199.99	.20%	.20%
\$200 - \$2,499.99	.20%	.20%
\$2,500 - \$9,999.99	.20%	.20%
\$10,000 - \$24,999.99	.20%	.20%
\$25,000 - \$49,999.99	.50%	.50%
\$50,000 - \$99,999.99	.50%	.50%
\$100,000 and up	.50%	.50%
April 2012		
IRA	.80%	.80%

* "APY" as used above means "Annual Percentage Yield." Contact a Credit Union employee for further information about applicable fees and terms.

Dividends will be compounded monthly, and dividend rates may change monthly. Please see www.kscfcu.org or call 321-455-9400 or 1-800-662-5257, or inquire at your local branch for details.

KSCFCU Information

Locations

South Daytona

2290 S. Ridgewood Ave.

386-761-9752 • 800-562-5257

DeLand

301 W. New York Ave.

386-734-5200

Deltona*

2783 Elkcam Blvd., Ste. 101

386-917-0656

Edgewater

2810 S. Ridgewood Ave.

386-428-7098

Titusville

3950 S. Washington Ave.

321-268-3070

Port St. John

7347 N. Hwy. U.S. 1

321-639-0600

Merritt Island

415 Fortenberry Road

321-455-9400 or 800-662-5257

Rockledge*

634 Barnes Boulevard, Ste. 126

321-455-9400

Suntree

7007 N. Wickham Road, Ste. 102

321-255-2020

Satellite Beach

100 Scorpion Court

321-773-1501

Palm Bay

5225 Babcock St. NE

321-455-9400

Restricted Access Branches

KSC Headquarters Building*

Room 1243, Kennedy Space Center

M-F 8:00 a.m.-4:00 p.m.

321-455-9410

KSC Multi-Function Facility*

Room 102, Kennedy Space Center

M-W 8:00 a.m.-3:30 p.m.

Th&F 7:30 a.m.-4:30 p.m.

321-455-9420

Cape Canaveral A.F.S.*

E & O Bldg., Room 1117

M-F 8:00 a.m.-4:00 p.m.

321-853-3407

*No Drive-thru

Merritt Island Administration

300 S. Plumosa Street

Merritt Island, Florida, 32952

321-455-9400 or 800-662-5257

Hours

M - W 9:00 a.m. - 5:00 p.m.

Th & F 9:00 a.m. - 6:00 p.m.

Drive-thru opens at 8:30 a.m.

(unless otherwise noted)

Frequently Called Numbers

Call Center

321-455-9400, Option 3

(Inside Brevard County)

1-800-662-5257, Option 3

(Outside Brevard County)

VoiaTouch24

321-455-9400, Option 2

1-800-662-5257 Option 2

Visa (Lost/Stolen/Activation)

1-800-543-5073

Board of Directors

Lonnie Blocker, Chair

J. Albert Diggs, Jr., Vice Chair

Delores Abraham, Secretary

Charles Jenkins, Jr., Treasurer

Marilyn Cherubini

Peggy Davis

Robert Griffin

Yvonne Parker

Nadine Parrish

Levoyce Bethea, Associate

Supervisory Committee

Judith H. Zollinger, Chair

David Banks

L. Joanne Wilson

Executive Officers

Kevin LeBeau, CFO

Margie Mitchell, CL&MSO

Queen Fisher, SVP/Internal Audit

Cindy Holmes, SVP/HR

Kelly Haskins, VP Marketing

Grady M. Hudson, VP/CIO-IT

Susan Smith, VP Compliance

KSCFCU Website

www.kscfcu.org



This credit union is Federally insured by the National Credit Union Administration.

