

SUNSTATE LIVIN'



EVEN-UP Savings

SunState's new Even-Up savings account is free and makes it easy to put aside money a little at a time in order to save for that inevitable rainy day. Once you sign up for an Even-Up savings account, every time you use your SunState FCU debit card for a purchase, the purchase amount is rounded up to the next highest whole dollar, and the change is transferred into your Even-Up account. While a few pennies here and there doesn't seem like much, over time your Even-Up balance can just keep growing into hundreds, or even thousands, of dollars.

We've all heard the old jokes about spending a bunch of money at a sale and coming home to proclaim, "I saved us tons of money!"; well, with Even-Up savings from SunState FCU, it really is true! The more you use your SunState FCU debit card, the more you can save! The chart below shows how a member could put aside over \$400 in a year in just Even-Up deposits. When you add in the nickels from Nickel Back Signature debit transactions, a SunState VISA Debit card becomes even more attractive!*

Debit Card Purchase	Item Price	Price with Even-Up amount	Amount transferred to savings	How often	Yearly purchase amount even-up to savings
Coffee	\$ 4.50	\$ 5.00	\$ 0.50	1x/week	\$ 26.00
Gas	\$ 35.32	\$ 36.00	\$ 0.68	1x/week	\$ 35.36
Lunch	\$ 7.21	\$ 8.00	\$ 0.79	3x/week	\$ 123.24
Groceries	\$ 105.03	\$ 106.00	\$ 0.97	1x/week	\$ 50.44
Misc items	\$ 1.50	\$ 2.00	\$ 0.50	1x/day	\$ 182.50
Possible Total Transferred to Even-Up Savings in a Year					\$ 417.54

But wait! It gets even better! Your Even-Up special share savings account at SunState FCU earns 4.00% APY** on balances up to \$4,000.00!

Even-Up savings – an easy way to save and a great rate – call us or visit www.SunStateFCU.org now for more information or to sign up today!

*Nickel Back pays you 5 cents every time you use your SunStateFCU Visa debit card for a signature purchase!

**The Even-Up amount will be deducted from your checking account and deposited into your Even-Up savings. Divided rate is 4.00%. 4.00% Annual Percentage Yield (APY) is earned on balances of \$0.01 to \$4,000.00. Rates current as of September 17, 2019. Rates subject to change please see current rate schedule for current rates. Even-Ups from debit card transactions are accumulated and transferred daily as a single transaction. There must be \$25 in the checking account after all transactions post during nightly processing for the Even-Up posting to occur.

Stay up to date with all the latest information, follow us on:



Joe Akins retires, Tom Barnard named interim CEO



Effective September 14, 2019, Joe Akins retired as CEO of SunState Federal Credit Union.

Joe Akins served as President/CEO of SunState Federal Credit Union from 2013 – 2019, a period of record and unprecedented growth for our institution. During the six years of Joe's tenure, SunState Federal Credit Union membership grew over 30%, total loans outstanding grew approximately 25%, and annual net income more than doubled. Credit union assets grew from under 300 million dollars to right at 500 million. We had 100 employees when Joe came on board, and employ 154 today, all right here in North Central Florida. Those are the tangible numbers, but where Joe's impact was most felt is in the intangibles.

Joe grew up locally in Bell, Florida, and brought a sense of home town pride with him when he walked into the President's office at SunState. For him, it was about more than just the numbers, it was about the people. The employees. The members. Under his tenure, not a decision was made that wasn't preceded by the question, "As a credit union, is this decision in the best interest of our institution, our members, and our communities." Only after those questions were answered in the affirmative, did he get down to the brass tacks of, "Does it make sense financially?" At SunState, we all feel it was the intangible of Joe's concern for people that made the dollars and cents add up into record numbers and growth.

Tom Barnard, SunState Senior Vice President – Lending, will serve as interim CEO while the board searches for the next permanent CEO. We are very confident Tom's vast experience at many levels of the financial institution industry will keep SunState moving forward without missing a step. As much as Joe will be missed, we are excited about the prospects of moving forward into a new post-Joe era, building upon the solid foundation he has left behind.

Every member of the SunState family wishes Joe the best in his retirement, and thanks him for his years of dedication and sacrifice on behalf of our institution and our membership.

Joe, relax, get a dog, go fishing and enjoy the robust and rewarding retirement you have earned!

SunState Livin' Program Changes

Anyone can come into any SunState Federal Credit Union branch and request a sticker. There are 3 sticker designs to choose from, plus 2 new ones coming soon. Display the SunState Livin' sticker on your vehicle for a chance to win a \$100 Visa gift card from SunState Federal Credit Union.

- If we spot your vehicle with a SunState Livin' sticker displayed, you will win a \$100 Visa gift card. We will give out up to 4 each month.
- One winner per month will be asked to name a local charity of their choice to receive a \$1,000 donation from SunState Federal Credit Union. Charity must be a 501c3 located and headquartered in Alachua, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Levy, Suwannee, or Union County.
- Follow the SunState Federal Credit Union Facebook page to see when we will be out looking and clues as to where we are.



The SunState Livin' winner for July chose Food 4 Kids as their charity of choice. The August winner chose The Ronald McDonald House of North Central Florida. The September winner chose The Harmony Pregnancy & Resource Center.

Branch Closings

October 14th
Columbus Day

November 11th
Veteran's Day

November 28th
Thanksgiving

Give Your Young Adults a Great Start!

SunState Federal Credit Union VISA debit cards and Even-Up savings – great ways to start our youth out on the right foot financially.



For individuals coming of age and starting careers, developing a routine savings habit is of paramount importance. As parents and influencers, we know much of the advice we bestow upon our young adults regarding the importance of saving money for a rainy day is likely to go in one ear and out the other; yet, as we should when it is important, we keep trying! Please continue to encourage your young adults to consider starting their relationship with SunState Federal Credit Union sooner rather than later. In addition to helping them actually build a savings balance, an Even-Up savings account at SunState Federal Credit Union shows how easy and painless it can be to save money routinely – and we all know developing the saving habit is just as important as the actual balance! When you tell them about the SunState nickel back program for signature debit transactions and the low fees associated with a SunState checking account, your advice becomes hard to ignore. At SunState Federal Credit Union we care about you. We care about your kids, and we care about your kids growing up to be successful and prosperous as heads of their own households. Honestly, we can't take them over the top and singlehandedly make them millionaires down the road, but we can help you lay the foundation and start the good financial habits that will serve them well throughout their adult lives. It can all start with something as simple as a heartfelt discussion, an Even-Up savings account, and a SunState Federal Credit Union checking account. To start them on the right road financially, invite your young adults to contact SunState Federal Credit Union today.

Apply for your Dime Back credit card now



Low fixed rates
No annual fee
Dime back on transactions
Low introductory rate

*Qualifying purchases do not include balance transfers, cash advances (including purchases of items that can be traded right away for cash, such as wire transfers, money orders, traveler's checks), fees, interest charges, or for unauthorized or fraudulent transactions. ©Visa is a registered trademark of Visa International.

Special High Yield Certificates

Limited Time Offer ~ New Money Only

2.48%
APY*
13-month fixed rate

2.53%
APY*
16-month fixed rate

*Annual Percentage Yield (APY). Fixed Rate/13-month term certificate, 2.45% dividend rate. Fixed Rate/16-month term certificate, 2.50% dividend rate. Rate effective starting September 5, 2019. Special rates may be canceled at any time. Money already on deposit at SunState Federal Credit Union is not eligible for special rate (new money only). Minimum balance to earn APY is \$10,000. Special share certificates are not eligible to receive bonus dividend. An early withdrawal penalty will apply if you withdraw all or part of your funds before certificate is mature. Fees may reduce the earnings on the account. Information on current offerings is available by calling our rate line at (352) 381-5200 or (800) 426-9430.



Alachua County Scramble Championship

Saturday, December 7, 2019
Ironwood Golf Course

Benefits Noah's Endeavor

\$100/player Includes: 18 holes of golf, cart, lunch, bag, shirt and more
Visit SunStateFCU.org for more details on sponsorships and teams.



November 29th
Drive-thru service only
9:00 A.M. - 1:00 P.M.

December 24th
Christmas Eve
Branches open until 12:00 P.M.

December 25th
Christmas

January 1st
New Year's Day

2020 Board Election Information

The deadline for submitting a nomination to run in the 2020 board election has passed and the nominees have been selected. The nominees are:

Jane Taylor
Patrick G Fitzgerald
Bill Conrad
Charles Geiger, Sr.

Nomination by Petition

Others interested in running for the SunState Federal Credit Union Board of Directors in the 2020 election may still do so by completing a nomination petition. To become a candidate via nomination by petition, otherwise eligible members must request official petition forms prior to November 7, 2019. Petition forms may be obtained by request from the Executive Assistant of the credit union and will be provided with appropriate instructions regarding issuance and receipt of completed petitions. The petition forms have spaces for printed name, address including zip code on credit union records, last 4 digits of social security number, and signature of petitioner. To qualify to be included on the ballot by petition, a candidate must obtain signatures and required information from at least 1% of the credit union's membership, or 376 unique signatures (as of August 31, 2019). The completed petition form, with the required number of signatures, must be turned in to the Executive Assistant of the credit union in a sealed package by December 2, 2019. Upon receipt, the Executive Assistant will forward the sealed petition package to the chairman of the supervisory committee for verification of the signatures.

Prior to running for the board of directors, candidates must be a member of the credit union and be eligible for bonding. Candidates may not be currently employed by the credit union. Election ballots will be mailed to all members eligible to vote either with December 31, 2019 year-end statements, or in a separate mailing within the first few days of January 2020. Replacement ballots will be available in credit union branches, or by direct mailing to those members eligible to vote who make a request to the chairman of the supervisory committee. Each primary member or organization account will be permitted one vote. Organization account ballots must be signed by an authorized signer on the account. Members will be eligible to vote if they are the primary member on the account and are at least 16 years of age with a par value of \$5.00 on deposit in the regular share account on December 31, 2019.

Full details of the voting process will be supplied with the ballot, however all ballots must be returned to the credit union via the U.S. mail and be received by the SunState Federal Credit Union Supervisory Committee by midnight, February 14, 2020, to be counted. Please be aware that any ballots returned in person or by any method other than U.S. mail will not be counted and will be considered null and void by the Supervisory Committee.

Annual Meeting

Results of the election will be announced at the 2020 SunState Federal Credit Union annual meeting to be held February 25, 2020, 6:30 p.m. at the credit union's 43rd Street Branch in Gainesville.

OFFICIAL FAMILY OF SUNSTATE FEDERAL CREDIT UNION

Board of Directors

Cynthia Brochu, Chairman
Patrick Fitzgerald, Vice-Chairman
Calvin Decoursey, Treasurer
Jane Taylor, Secretary
John Campen
David Nicholson
Sharon Papciak
John Power
Chad King

Supervisory Committee

Louis Frost, Chairman
Tresca Clemmons, Vice-Chairman
Annette Johnson, Secretary
Bill Conrad
Brenda Stormant

Director Emeritus

Clifford A. Lyle (deceased)
Edmond T. Dougherty
Georgia P. Vickers

Director of Distinction

William M. Knight, Jr.
Marvis B. Roberts (deceased)
Jay Friedman
John D. Dishong, Sr.

Volunteer of Distinction

Lee Johnson
Leonard Lindsey
Jack F. Gamble
Marion Holder (deceased)
J.C. Webb (deceased)
William E. Austin (deceased)
Janet Larson (deceased)
William M Knight, Jr

SUNSTATE FEDERAL CREDIT UNION BRANCHES

GAINESVILLE MAIN OFFICE

405 SE 2nd Place
Gainesville, FL 32601
352-381-5200

ARCHER ROAD BRANCH

6305 SW Archer Rd
Gainesville, FL 32608
352-373-9334

HAWTHORNE BRANCH

6005 SE US Hwy 301, Unit 101
Hawthorne, FL 32640
352-381-5301

LAKE CITY BRANCH

1605 West U. S. Hwy 90
Lake City, FL 32055
386-755-4097

GAINESVILLE VA BRANCH

1601 SW Archer Road
Gainesville, FL 32608
352-244-5242

JONESVILLE BRANCH

14133 W Newberry Road
Newberry, FL 32669
352-332-9090

CHIEFLAND BRANCH

1003 NW 22nd Court
Chiefland, FL 32626
352-490-5700

MAILING ADDRESS

SunState FCU / PO Box 1162
Gainesville, FL 32627

43RD STREET BRANCH

2516 NW 43rd Street
Gainesville, FL 32606
352-378-2125

ALACHUA BRANCH

14520 NW US Highway 441
Alachua, FL 32615
386-462-3900

LAKE CITY VA BRANCH

619 South Marion Avenue
Lake City, FL 32025
386-752-7894

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