

**Holiday Closings****Monday, July 5, 2010***Independence Day***Monday, September 6, 2010***Labor Day***Rates***The following rates will become effective July 1, 2010.***Traditional/Roth IRA Accounts**

	<u>APR</u>	<u>APY</u>
< \$15,000	1.49%	1.50%
\$15,001 - 50,000	1.98%	2.00%
\$50,001 - 100,000	2.47%	2.50%
\$100,001 - 150,000	2.23%	2.25%
> \$150,000	2.47%	2.50%

Super Cash

	<u>APR</u>	<u>APY</u>
< \$5,000	0.00%	0.00%
\$5,001 - 25,000	0.75%	0.75%
\$25,001 - 50,000	0.75%	0.75%
\$50,001 - 75,000	1.00%	1.00%
\$75,001 - 100,000	1.00%	1.00%
> \$100,000	1.00%	1.00%

Our Lobbies are now closed
on Saturdays.

The Drive-thru hours for our
Baldwin, Macclenny and
Sanderson branches are
9:00am - 12:30pm.

Something to SHOUT About

Now, enjoy Surcharge Free CFCU ATM card transactions at over 100,000+ ATMs across the country & 11,766 ATMs in Florida! Listed below are just a few of the many ATMs you will now have Surcharge Free access to:

- **Country Federal Credit Union**
- Community 1st Credit Union
- Florida Telco Credit Union
- Jax Federal Credit Union
- First Florida Credit Union
- Duval Federal Credit Union
- City & Police Federal Credit Union
- Jacksonville Firemen's Credit Union

Just one more **GREAT** reason to have your
Share Draft / Checking account with us!

**LOOK FOR
THESE SYMBOLS:****Million Dollar Pie**

- 1 8oz container of Cool Whip
- 1 can of Eagle Brand milk
- 1 small can of crushed pineapple
- 1 cup of chopped nuts
- Juice of two lemons
- 2 Graham cracker pie crusts

Mix all together and pour into pie
crusts. Refrigerate.



Main Office
602 South 6th Street
Macclenny, FL 32063
(904) 259-6702
(904) 259-2666 FAX

Baldwin Office
100 South Lima Street
Baldwin, FL 32234
(904) 266-1041
(904) 266-1044 FAX

Glen St. Mary Office
6746 E. Mount Vernon Street
US 90
Glen St. Mary, FL 32040
(904) 653-4401
(904) 653-4410 FAX

Sanderson Office
9140 N CR 229
Sanderson, FL 32087
(904) 259-6702
(904) 653-4703 FAX

Home Banking
Login Securely
to view your accounts online
www.countryfcu.com

Telephone Teller
(904) 653-4419



Important changes for members who have Courtesy Pay. Please see back for more information.



New federal regulations now require members to sign up for *overdraft protection* on their **ATM** and everyday **debit** card transactions.

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices effective August 15th for our existing members.

➤ What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

➤ What fees will I be charged if Country Federal Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of **\$35** each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

➤ What if I want Country Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, complete the form below and present it at one of our branches.

☐ I do not want Country Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

☐ I want Country Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____

Signature: _____

Account Number: _____

(MSR Received By: _____)

(Date Received: _____ / Processed _____)