

# In Touch

WINTER 2009

A Newsletter  
Publication for  
Members of  
Community 1  
Federal Credit Union



**Community**  
FEDERAL CREDIT UNION



**Annual  
Meeting**

**Tuesday, March 30, 2010  
at 7:00P.M.**

## Online Banking Conveniences

Community1 Federal Credit Union loves to see your smiling face. But when you don't have time to visit us in person, how about visiting us online? Online banking can save you time. You'll no longer have to wait at an ATM to check your balance, and you can view your accounts anytime--not just during branch hours of operation. You'll be able to check your balance, view transaction records, transfer money between accounts, and communicate with Community1 Federal Credit Union via e-mail.

As long as you have access to the Internet, online banking allows you to contact us from anywhere. It's especially convenient for members who aren't always in close proximity to the credit union—those who travel a lot or are away from home—maybe in college dorm rooms.

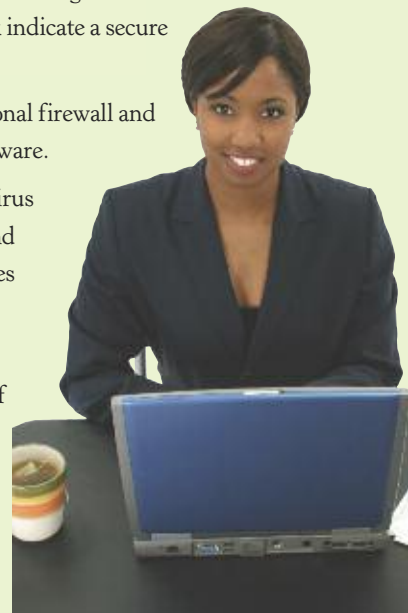
Community1 Federal Credit Union has years of experience helping members manage their

money and protecting their members' privacy and safety, so security and confidentiality play a leading role in our online banking service. We have highly sophisticated encryption procedures in place to prevent unauthorized users from reading confidential information, and following some simple guidelines can also help ensure your safety.

### How to play it safe:

- Choose strong passwords of six to eight characters with a combination of upper and lower case letters, numbers, and symbols and keep them to yourself.
- Change passwords frequently.
- Keep personal identification numbers (PINs) to yourself.
- Don't leave account numbers lying around where others can see them.

- Don't ignore security messages--your Internet screen will indicate whether or not you're operating in a secure environment. An "https"—"s" meaning secure—and a padlock indicate a secure connection.
- Install a personal firewall and antivirus software.
- Update antivirus definitions and system patches regularly.
- Contact the credit union if you have any problems or concerns.



# Locations AND HOURS

## NEW HOURS

### Main Branch

**NEW** Monday-Friday 8:30 am – 5:00 pm  
Wednesday (Lobby) 10:00 am – 5:00 pm  
Monday and Friday Drive-thru open @ 8:00 am

### Simpsonville Branch

Monday-Friday 9:00 am – 5:30 pm  
Closed daily 1–2 pm

## LOCATIONS

### Main Office

280 Commonwealth Drive, Greenville, SC 29615  
Phone (864) 281-7640  
Fax (864) 281-7647

### Simpsonville Office

514 N.E. Main Street, Simpsonville, SC 29681  
Phone (864) 688-2120  
Fax (864) 228-2949

### Audio Response System:

(864) 281-9812 or 1-800-428-5561

### Toll-free 1-800-845-1035

Website: [www.community1fcu.com](http://www.community1fcu.com)

### Attention Members:

In the event of a disaster (natural or other), Community 1 has developed a plan that would ensure the safety of the credit union. If such a case shall arise, please call 1-877-CU-LOCATE (1-877-285-6228) for further information.

## HOLIDAY CLOSINGS

- New Years Day  
Friday, January 1, 2010
- Martin Luther King Jr. Day  
Monday, January 18, 2010
- Presidents' Day  
Monday, February 15, 2010



# Board of Directors Update

The 2010 Annual Meeting will be held on Tuesday, March 30, 2010 at 7:00 P.M. at the Simpsonville Branch located at 514 NE Main Street in Simpsonville, South Carolina. This year there are two (2) vacancies on the Board of Directors.

The Nominating Committee, consisting of Gail Randall, Mark Trippi, Gordon O'Malley and Andy Goodson, has recommended the following individuals as candidates for the vacancies:

### Jacquelyn "Jackie" Collins

Qualifications: Mrs. Collins is a Material and Logistics Manager. She is employed by Eurokera North America, Inc. of Fountain Inn. Her background also includes IT-Network Administrator/Software Developer/DBA and Revenue Quality Management of the Southeastern US in the Armored and ATM industry. She has served as a Community 1 Federal Credit Union Board Member since 2006.

### John Lepak

Qualifications: Mr. Lepak is a General Contractor and has 7 years of Construction Management experience. He runs his own company, John Patrick Construction where he manages residential and commercial sites as well as land development. Mr. Lepak formerly worked with the Ginn Company handling multi-million dollar jobs including budgeting and scheduling.

There were no nominations by petition received by the December 11th deadline. The bylaws stipulate that no election will be held when there is only one candidate for each vacancy to be filled. Accordingly, the nominees for the Board vacancies will be seated by acclamation at the Annual Meeting.

Please mark your calendar today and make plans to attend the **Annual Meeting**, scheduled for **Tuesday, March 30, 2010 at 7:00P.M.**

# Letter from the President



Dear Member,

In these challenging and trying financial times, you can rest easy knowing that your deposits at Community 1 Federal Credit Union are safe and secure.

Your account balances are insured by the National Credit Union Share Insurance Fund (NCUSIF), a fund maintained by the U.S. Treasury and administered by the National Credit

Union Administration (NCUA). Our federal deposit insurance protects your deposits in savings, checking, money market, certificate, trust, and retirement accounts (including IRA's). NCUSIF coverage is to credit unions what FDIC coverage is to banks. Both funds are backed by the full faith and credit of the U.S. government. In fact, the NCUSIF fund has the strongest reserve ratio of any federally insured fund. No credit union member has ever lost one dollar of their hard-earned money on deposit at a credit union.

Passage of the Emergency Economic Stabilization Act of 2008 increased NCUSIF coverage from \$100,000 to \$250,000. The increase is temporary, in effect from October 3, 2008 until December 31, 2013. Your accounts may be insured for even more than \$250,000, depending on how you establish the accounts (IRA accounts are insured separately for an additional \$250,000).

Community 1 is regularly examined by the NCUA to make sure that we are engaging in safe and sound business and operating practices.

We at Community 1 can assure you that your hard-earned deposits are safe.

Sincerely,

*Rick A. Leonardi*  
Rick A. Leonardi  
President/CEO