



WINTER 2011 | A 121 FINANCIAL CREDIT UNION PUBLICATION

IN THIS ISSUE

Personalize Your 121 Financial Credit Card

When it comes to your credit cards there is not much you can control – other than using them responsibly and paying them off as quickly as possible. But now, with your 121 Financial CU cards, you can pick the design you want.

From pictures of your children, grandchildren or friends, to your pets or vacation photos, you choose your photo to upload. Not much

of a photographer? There are plenty of options from which to choose in the image catalog. Check out the demo located at www.121fcu.org/DYOC to see how easy it is.

These personalized cards are only \$9.95. And if you're not computer savvy, just bring your photograph to our Southside location (9700 Touchton Road) where we'll scan it and help you get your custom card ordered for no extra cost. (Email address is required for ordering a custom card.)

121 FCU's credit cards offer no annual fees, low rates & a 25 day grace period on purchases.

Cash advances and balance transfers have no additional fees and are at the same low rate as purchases.

Certain terms and conditions apply to the design your own card service. Custom images must meet Visa® USA and other standards set forth by the credit union. Images are screened by Visa to ensure your protection and you will be notified via email if your art is not accepted.

- » 75-Year Anniversary Loan Promotion
- » Cutest Pet & Owner Photo Contest
- » 5 Ways to a Healthy Credit Score
- » Physical & Financial Fitness

Convenient Telephone Numbers

All Locations:
904.723.6300

(Toll Free)
800.342.2352

FAX (Headquarters)
904.722.6694

VISA Credit Cards:
Credit Card Customer Service:
1.866.820.3097

Credit Card Lost/Stolen:
1.800.449.7728

Credit Card Activation:
1.800.527.7728

VISA Debit Cards:
Debit Cards/Lost Stolen:
1.866.209.7029

Debit/Check Card Fraud:
1.866.262.8981

Visa Extras:
1.800.960.8472



My Vacation in Santorini, Greece!

Annual Meeting of the Membership

— Thursday, March 17, 2011, from 8 to 9 P.M.

This year, 121 Financial Credit Union's Annual Meeting of the Membership will include only the business meeting and election results. The meeting will be Thursday, March 17th from 8 to 9 p.m. at the UNF University

Center, 12000 Alumni Drive, Jacksonville, FL 32224. Light hors d'oeuvres will be served. Election results will be available on our website March 18th.

Upcoming Events

- » River City "Open Branch"
St. Patrick's Day Fun
March 17, 11 a.m. to 2 p.m.
- » Kendall Town Coming 2011
- » Combined Rewards Discontinuation
Redeem Points by March 31st
- » CU Day with the Jax Suns
Apr. 10, \$5 off coupons avail. in March
- » Shred Day @ Touchton Branch
April 30, 9 a.m. to noon

Hours of Operation

Lobbies:

Monday – Friday:
9:00 am to 5:00 pm

Saturday:
9:00 am to Noon*

Drive-Thru:
Monday – Thursday:
7:30 am to 5:00 pm
7:30 am to 6:00 pm**

Saturday:
9:00 am to Noon*

*Branches with Saturday Hours include:
Southside, Intra-coastal West, Mandarin,
Northside, Orange Park and Westside.

**Downtown Drive Thru
closes at 5:00 pm.

Locations

Headquarters:

Southside
9700 Touchton Road
(near Tinseltown)

Branch Locations:

Downtown
300 W. Adams Street
(@Adams St & Julia St)

Intra-coastal West
12740-12 Atlantic Blvd
(@Atlantic Blvd & Girvin Rd)

Mandarin
11406-2 San Jose Blvd
(@San Jose Blvd & Mandarin Rd)

Northside
14023 Revell Drive
(@River City Marketplace)

Orange Park
12740-12 Atlantic Blvd
(@ I-295 & Blanding Blvd)

Westside
8101 Normandy Blvd
(West of I-295)

Mini Branch at
Swisher International
Restricted Access

Sensible Loans for Sensible Folks

– Take Advantage of Our 75th Anniversary Loan

For most people, living without loans is not always an option. While we all want to be responsible with our spending, we all need a roof over our heads, a car to get us to and from work and other necessary things for which we may not have the cash. 121 Financial offers loans with low rates and a variety of terms to fit your needs without putting you in debt, which you can't afford to pay off in a reasonable amount of time.

Right now you can take advantage of our 75th Anniversary Loan; \$75 cash back and 75 days with no payment on any new or used automobile or recreational item. This promotion is good until February 16th.



Starting February 17th, and for a limited time, you can get 45 days with no payment and \$200 cash back on auto and recreational item loans.

Check out our rates and terms at www.121fcu.org. Click on Personal > Loans. Apply in person, by phone or online via Private PC, our online banking service.



Cutest Pet & Owner Photo Contest!

– Benefits Jacksonville Humane Society

During the month of February, post a photo of you and your pet to 121 Financial's Facebook Page and make a donation of \$5 to be eligible to win a \$25 gift card to Petsmart® and a coupon for a free custom credit card design for your 121 FCU credit card! The winning photo will

be displayed in our branches, on the 121fcu.org website, and on facebook!

Visit www.facebook.com/121Financial for details.

5 Ways to Help Build a Healthy Credit History

– Quick Tips That Make a Difference

1 Pay your bills on time. Consider bill pay and auto payment options to help you out.

2 Pay down your debt. Consider debt consolidation loans, or if you don't know how to start, consider talking to one of our free financial counselors with Accel – from your own home at your convenience.

3 Reconsider closing accounts. The longer a responsible borrowing history, the better your score.

4 Think twice about opening accounts. Applying for a lot of credit at once can harm your credit score.

5 Fix Errors and monitor your records. Review your reports from all three major credit reporting agencies (Equifax, Experian, and Trans Union) and make sure errors are corrected. Re request your free annual report from one agency every 4 months instead of all three at once.

121 Financial Fitness Break

—Get Your Wallet & Waistline in Shape for 2011



Over the past year, Shannon Miller Lifestyle has been hitting the streets and talking to people about their health and fitness needs. The overwhelming response: People need help getting started on a healthy and balanced lifestyle.

Financial and physical fitness are essential to a healthy and balanced lifestyle.

That's why 121 Financial has decided to be a sponsor of Shannon Miller's Walk-Fit Program, a free online-tracking & incentive program. You will simply log-on and track how many steps you walk each day. When

different milestones are reached, you receive free email incentives.

121 Financial will offer financial fitness tips in conjunction with Shannon Miller's physical fitness tips. Together, we hope to help Jacksonville become one of the healthiest cities in America.

It's FREE to sign up for the Walk-Fit Program! More information is available at www.shannonmillerlifestyle.com/walk-fit. (This link is also available on our website, www.121fcu.org.)

Free Stuff!

Sign up today and Shannon Miller will send you a free pedometer to help you track your steps. Next time you are in a branch, let a representative know you're participating and we'll send you a free 121 hat.

\$100 in Gift Cards for Enrolling in Benefits Plus

— Enroll Now Through End of April and Enter to Win!

Have you signed up for your 90-Day Free Trial of Benefits Plus? It's our member-exclusive program designed to help you save money on everything from Identity Theft protection to groceries, vacations, prescriptions, and even earn cash back when you shop online. If not, don't delay! Enroll from now until the end of April and you could win a \$100 worth of gift cards.



Mandatory Electronic Benefits Payments

The U.S. Treasury Department now requires that anyone receiving federal benefit and non-tax payments must receive them electronically. The rule specifies that:

Anyone applying for benefits on or after May 1, 2011 must receive payments electronically

Those already receiving paper checks will need to switch to direct deposit by March 1, 2013

Board of Directors

Bob Gipson
Chairman
904.223.1234

Billie Greenlief
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904.992.3718

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Treasurer
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Michael Hogan
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386.496.9012

David Pugh
904.262.4080

Executive Team

William Braddock, Jr.
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Chief Executive Officer

Davis Johnston
Senior Vice President
Operations

Becky Hulett
Senior Vice President
Chief Financial Officer

Gretchen Quisenberry
Senior Vice President
Human Resources

Cindy Breslin
Vice President
Marketing

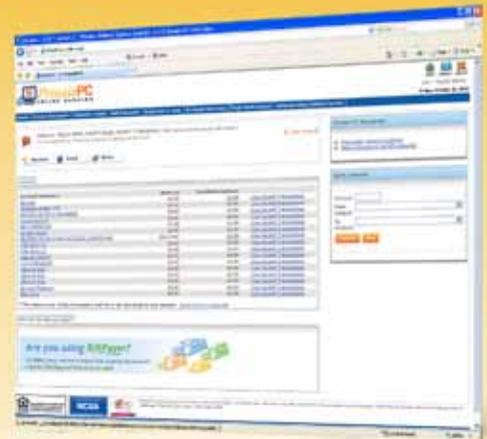
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Administrative Services

Supervisory Committee

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Chairman
904.824.8660

Ellen Page
904.757.6818

Arzada Haynes
904.693.9400



All New Private PC & Mobile Banking! 121fcu.org Website Updated!

— Coming Soon: Available March 2011

Holiday Closings
Memorial Day
Monday, May 30

Banking Focused on You



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