



Annual Meeting of the Membership

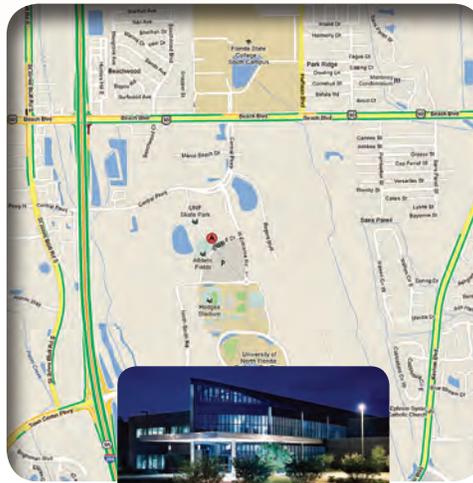
— and election results

When: Saturday, March 9, 2013

Where: University Center
1 UNF Drive
Jacksonville, FL 32224

NEW TIME:

Social Hour begins at
6 - 7 p.m.
Business Meeting and
Election Results
7 to 8 p.m.



UNF's University Center

- Teaching Teens Financial Responsibility
- Refi-Special Continues
- Understanding IRA Contribution Limit
- 121 Financial Partners with the "I Love Music Foundation"
- Super Deals with Mini Rates Spring Car Sale

Hours of Operation

Lobbies:

Monday - Friday:
9:00 am to 5:00 pm

Saturday:
9:00 am to Noon*

Drive-Up:
Monday - Thursday:
7:30 am to 5:00 pm

Friday
7:30 am to 6:00 pm**

Saturday:
9:00 am to Noon*

*All Branches, except
Downtown & Swisher.

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

Holiday Closing

President's Day
Monday, February 18

Boat Loans - Special Rates!

From January 14
to February 28, 2013

**Limited Time:
Finance up to
180 Months!**



If you missed the boat show, it doesn't mean you've missed the opportunity to buy a boat and get financed at great rates! Apply by 2/28/2013 and the special rates starting at **4.50%** APR will still apply. Call or stop by any branch, or visit www.121fcu.org/jma for more information.

Board of Directors

Billie Greenlief
Chairman
904.992.3718

Bill Cauley
Vice-Chairman
904.641.3031

Cynthia deLassus
Treasurer
904.646.4406

Bill Macomber
Secretary
904.733.4220

Eddie Clanton
904.282.5885

Bob Gipson
904.223.1234

Joe Hardcastle
904.268.2869

Michael Hogan
904.778.2143

Len Pickett
904.910.4394

Shelba Williams
904.504.1740

Executive Team

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Lyn DeLoach
Chairman
904.824.8660

Azada Haynes
904.693.9400

Ellen Page
904.757.6818

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

Credit Card Fraud (24/7):
1.888.918.7313

VISA Debit Cards:
Debit Card/Lost Stolen:
1.866.209.7029

Debit Card/Check Card Fraud
(24/7):
1.866.262.8981

Teaching Teens Financial Responsibility

When your kids were little, you frequently heard requests such as "Will you read me a story?" or "Can we go for a bike ride?" Now that your offspring have morphed into teenagers, their pleadings often involve asking for money—your money. How can you tame their cash demands and avoid the money wrangles, while also instilling a sense of financial responsibility? Here are a few ideas:

- Make the most of "teachable moments"—Look for opportunities in your day-to-day interactions with your teen when you can slip in a "money lesson." For instance, if you're out shopping together you can talk about your own shopping choices or why you're delaying a purchase.
- Provide hands-on experience—These types of experiences have more impact for teens than just listening to you talk. For instance, have your teenager make the grocery list for the week. At the market, he'll see for himself how big a chunk of the family budget goes toward groceries.
- Model money monitoring—Sit down with your teen to go over her list of expenditures for the week. Discuss such questions as: Was



this a want or a need? Why did your balance get so low at this point? What could you have done differently in your spending?

- Introduce plastic, perhaps—You'll need to decide if your teen is mature enough to manage a debit card. At age 16 with your signature, your teen could qualify for a debit card. Take time to explain the consequences of overdrawing

the account and again, go over transactions together.

- Talk about the future—What will come after high school? If it's college, what portion of expenses will the teen have to cover? Older teens also begin to think about career choices. This is a good time to talk with them about saving for retirement. It's never too early to have that conversation.

Let your 121 representatives help you today! We can set your teenager up with his first debit card and checking account. Getting teens established with these tools can help them learn to manage money now—while the stakes are small—so they don't get into financial trouble later. Call us today at 904 723-6300, option 6 or stop by today.

Refi-Special Continues!

— Get up to \$200 Cash Back!

Refi your car, boat, truck, motorhome or motorcycle from another financial institution and get up to \$200* cash back. Lower your interest rate or your payment (maybe both, depending on the amount owed and certain creditworthiness criteria). Check out our current rates at www.121fcu.org/refi. *(Special Boat Show and Car Sale rates do not apply to refinances.)*



Understanding IRA Contribution Limit

A message from the Financial Retirement & Investments Program

It's that time of the year again to think about IRA contributions. You can contribute up to \$5,000 for 2012 and \$5,500 for 2013 to a Roth IRA or a traditional IRA. And if you're age 50 or older, you can also make an additional \$1,000 catch-up contribution for each tax year.

An IRA is one of the best ways for you to accumulate tax-advantaged retirement savings. So, you'll want to make every effort to contribute the maximum allowed. Roth IRAs offer withdrawals free from federal tax. Traditional IRAs offer tax-deferred growth, and if you qualify the contributions are tax-deductible.

For more information about IRAs and a free copy of the brochure, Comparing Your IRA Options, please contact Randy Nakamura, the Financial Retirement and Investment Representative serving the members of 121 Financial Credit Union, at 904-720-1760.

Remember the clock is ticking and the deadline for making your IRA contribution is fast approaching. The time to move on your IRA is now. Call today 904-723-6300.

B2MM-1104-9BE5 (1112)



Financial RETIREMENT & INVESTMENT SERVICES

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free 800-369-2862. **Non-deposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.



121 Financial Partners with the "I Love Music Foundation"

Founded in 2007 by Michael Butler, the I Love Music Foundation was created to fill a

large void. With more than 9 years of working closely with high school programs as the Executive Director of the Teal Sound Drum & Bugle Corps of Jacksonville, FL, Butler has seen firsthand how budget cuts and lack of awareness of the many benefits of school music programs has dwindled the size of most music programs.

The I Love Music Foundation is partnering with our school systems in an effort to promote the positive values and importance of music education in our schools. The foundation will provide opportunities for band directors to discover new techniques for marketing their programs to potential students and the community; ultimately increasing the size of their programs. We will also provide a comprehensive fundraising system that will allow the music program to become self-reliant. The foundation has developed a plan to help middle school directors recruit elementary students and help high school directors retain middle school students.

Two major events: **"Try an Instrument Day"** and the **"I Love Music Tour"** will be hosted by the foundation and sponsored in part by 121 Financial. *Try an Instrument Day* is a wonderful way to plant the seed of musical

interest in a young elementary school student. The students will be able to try a large variety of instruments, meet older middle school students and find a music teacher.

The *I Love Music Tour* is a free concert that will be held at the Jacksonville Landing. The concert will feature up-and-coming national recording artists and performances by local high school band students in between the recording artists' shows. The purpose of an I Love Music event is to promote the importance and benefits of music education.

Impact or benefit to students:

The I Love Music Foundation and Our School Systems partnership has three objectives for 2013.

1. Raise \$100,000 for area school music programs
2. Increase the number of students entering middle and high school programs by 10%
3. Increase the overall awareness of the benefits and needs of our school music programs

121 Financial is proud to be a part of this partnership that will impact thousands of students throughout the entire first coast area. Watch our website and social media pages for more information on events. You can visit the foundation's webpage at www.ilovemusictour.com.

Locations

Headquarters:

Southside
9700 Touchton Road
(near Tinseltown)

Branch Locations:

Arlington
9730 Hutchinson Park Dr
@Kendall Town

Downtown
300 W. Adams St
@Adams St Julia St

Intracoastal West
12740-12 Atlantic Blvd
@Atlantic Blvd Girvin Rd

Mandarin
12250 San Jose Blvd
@ Marbon Rd

Northside
14023 Revell Dr
@River City Marketplace

Orange Park
6072 Youngerman Circle
@ I-295 Blanding Blvd

Westside
8101 Normandy Blvd
(West of I-295)

**Mini Branch at
Swisher International**
(Restricted Access)

SPRING CAR SALE

Super Deals with Mini Rates!



When: Saturday March 2, 2013, 8 a.m. to 4 p.m.

Where: Southside Location (9700 Touchton Road)

What: Special low rates starting at 1.89% APR up to 60 Months, premium used vehicles from Tom Bush Autoplex* (you may also shop at any dealership)

What Else: Free Lunch (while supplies last)

And Even More: Apply PRIOR to the sale (by March 1st) and your name will be entered into a drawing to win one of two **\$250 Gas Cards!****

Last sale's iPad winner was John H.



**You do not have to purchase at the sale, you may shop at any dealer. Special rates apply from February 25, 2013 to March 9, 2013.*

*** Must be 18 to apply/enter. Winners will be chosen at random Monday, March 11.*



Banking Focused on You

P.O. Box 16688
Jacksonville FL 32245

121 FCU has arranged for a
Moon Rock Display
at Durbin Creek Elementary's
Space Night
March 15 from 6 to 8:30 p.m.
The public is invited.
(\$4 donation for entry).

Other activities at the Space Night event will include a huge Earth balloon that students can go inside, a laser light show, and a "mad scientist" show. For more information and directions: <http://www-dce.stjohns.k12.fl.us/>