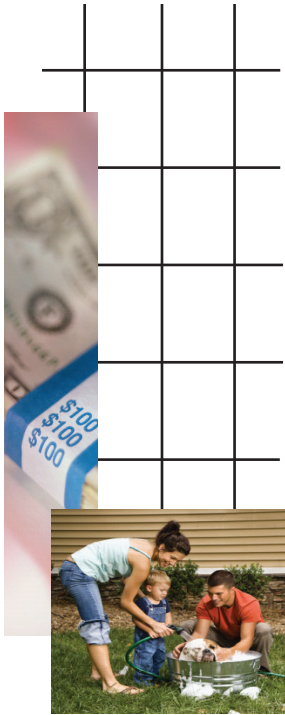


SECU State Employees
Credit Union
1-800-753-7328
www.secufl.org

Financial *focus*



Extra *jingle* in your pocket...
Extra **cheer** for the holidays!



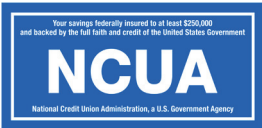
With our SECU Diamond VISA Credit Card, there will be awards aplenty for our cardholders to enjoy this holiday season. It all adds up to some extra jingle for you to enjoy while spreading lots of holiday cheer to others!

Enjoy these three holiday specials to earn some serious ExtraAwards that can be used for travel, gift cards or cash!

<p>Black Friday</p> <p>X 3</p>	<p>Use your SECU Diamond VISA Credit Card all day on Black Friday, November 29th, and get THREE TIMES the ExtraAwards points for all purchases. Get your holiday shopping done with the best deals and enjoy a little something Extra from SECU!</p>
<p>Cyber Monday</p> <p>X 3</p>	<p>Load up on Cyber Monday, December 2nd, and make sure to use your SECU Diamond VISA Credit Card so you get your triple points all day. Soak up all the best tech deals and enjoy a little something Extra from SECU!</p>
<p>Double Point December</p>	<p>Use your SECU Diamond VISA Credit Card to do your holiday shopping in December while you earn twice the ExtraAwards Points on all of your purchases. Shop 'til you drop from December 1 through the end of 2013 and get a little something Extra from SECU!</p>

Inside This Issue

- 1 - Holiday VISA Deals
- 2 - Agency Spotlight
- ICU Day
- 3 - Privacy Notice
- 4 - Teaching Teens
- Holiday Closings



**Don't have an SECU Diamond VISA?
It's time to get yours today!**

There's no better time to apply for your SECU Diamond VISA than now. Apply today and you'll have your card in plenty of time to enjoy these holiday specials!

For more information, go to www.secufl.org and click on the 'Loans and Cards' icon.



Agency Spotlight: The Department of Revenue

We would like to recognize the hard work and dedication of those working in the Department of Revenue!

A little background...Florida's Legislature has entrusted the Department of Revenue with three major responsibilities:

- Ensure that Florida's children receive the financial support they need and deserve
- Administer Florida's tax laws, collecting the funds that provide critical services, and making it easy for businesses and individuals to meet their tax obligations
- Oversee the assessment and collection of property tax by local governments, so the taxes that pay for education and local government services are based on uniform and equitable property assessments

The Department of Revenue remains committed to doing its part to contribute to the growth and improvement in Florida's economy. Equally important is their commitment to helping the children of Florida receive the financial support they need and deserve, and helping the families become self-sufficient.

Department of Revenue Accomplishments in Fiscal Year 2011-12:

Child Support Enforcement

- Provided child support services for a million children
- Collected and distributed \$1.6 billion in child support
- Helped establish paternity for 98,000 children
- Responded to 1.7 million child support customer calls

General Tax Administration

- Collected nearly \$34 billion in taxes and fees
- Processed 8 million tax filings
- Received and processed \$4 billion for other state agencies
- Responded to 800,000 calls from taxpayers

Property Tax Oversight

- Oversaw the local assessment and collection of \$24 billion in taxes on 9.9 million parcels of real property; total market value of \$1.8 trillion
- Reviewed the property tax roll for each of Florida's 67 counties
- Provided education and assistance to 841 local government entities

Executive Director: Marshall Stranburg

Note: Information gathered from the Florida Department of Revenue Annual Report 2012, Fiscal Year 2011-12



International Credit Union Day October 17, 2013

On Thursday, October 17th, credit union members around the world will come together to celebrate International Credit Union Day and the role that financial cooperatives play in improving the communities they serve and the lives of their members the world over.

Credit unions continually demonstrate their ability to improve the lives of individuals, families, communities and countries around the world, and have done so for generations. As we celebrate International Credit Union Day this October, we celebrate the theme of "Credit Unions Unite for Good" with more than 196 million people worldwide to establish credit unions as Americans' best financial partner.

The credit union movement is a united force based on camaraderie, cooperation, and collaboration. That's why, at a credit union, you are never a number — you are a member, and we are here to serve you.

Since 1948, International Credit Union Day has been celebrated annually on the third Thursday of October. Each year, the international event affords the opportunity to remember the proud history of credit unions and promotes awareness of and support for the credit union difference.

State Employees Credit Union would like to set aside this special day to thank our Board of Directors, volunteers, staff, and most of all, our members, who have made our credit union so successful for 75 years!

Think it's about time?

**Auto Rates
As Low As
1.99% APR**

Note: Rate of 1.99% APR applies to loans up to 48 months only. Rates may be higher depending on applicant's credit worthiness and term of loan. APR - annual percentage rate.

The advertisement features a woman in a white shirt and grey pants pushing a white car. The background is a bright, sunny outdoor setting with green grass and a blue sky with light clouds.

Privacy Notice

Rev 9/2010

FACTS WHAT DOES STATE EMPLOYEES CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: -Social Security number and income -Account balances and payment history -Credit history and employment information When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons State Employees Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SECU share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	No
For nonaffiliates to market to you	No	We don't share

Questions? Call (800) 753-7328 or (904) 418-7300 or go to www.secufl.org

Who we are	
Who is providing this notice?	State Employees Credit Union

What we do	
How does SECU protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does SECU collect my personal information?	We collect your personal information, for example, when you - open an account or apply for a loan - provide your employment information or employment history - provide your driver's license We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only - sharing for affiliates' everyday business purposes-information about your creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>-we do not share with nonaffiliated companies</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>- insurance companies - direct marketing companies</i>

Teaching Teens the Value of Money

Too many teenagers are not taught the importance of spending and saving - these are critical parts of forming a healthy attitude towards money as they mature. Here are some tips for parents to help develop good spending habits for their teens:



Teach them the difference between a want and a need. Too many teens develop an entitlement mentality - they see certain friends wearing designer clothes or using expensive cell phones and quickly conclude that they need the same.

Teens should be encouraged to earn and spend some of their own money. Part-time jobs such as baby-sitting or cutting lawns will help teach teens the benefits of a good work ethic. With hard work comes reward!

Don't feel guilty about not giving them everything they want. Young people tend to have short memories - they may be upset for an hour or a day, but they'll recover. As a parent, teach your teen that money must be used wisely - there are many expenses that the family has that are high priority - mortgage/rent, utilities, and food. Having to say no does not mean that the parents don't love their child!

Don't impose all of your likes and dislikes on your child. Your taste in music is probably very different - but that does not mean that it's wrong for your teen to buy songs off iTunes or at the store. Let them develop their own tastes - just encourage them to budget for the items.

Teach them what credit or borrowing means. If your teen wants a \$100 cell phone, offer to lend him/her the money, with the condition that they will repay you a total of \$105. Any missed payments will mean that no further loans will be made until payments are resumed. Too many teens don't understand the obligations involved with borrowing money.

Information provided by GreenPath. With GreenPath, you have free access to money management and financial education services. For more information, go to www.secufl.org, and click GreenPath Debt Solutions under the Services icon.



1-800-753-7328
www.secufl.org

Routing Number: 263078918

Member Contact Center
Jacksonville: 904-418-7321
Tallahassee: 850-402-5880

CUCON Banking by Phone
Jacksonville: 904-418-7345
Tallahassee: 850-402-5885

Branch Locations and Hours

Jacksonville
401 W 1st St
FAX: 904-418-7398

Tallahassee
2711 S Blair Stone Rd
FAX: 850-402-5858

Tallahassee
2770 Capital Circle SE
FAX: 850-402-5838

Tallahassee
325 W Gaines St #148
FAX 850-309-0040

Lobby Hours

M, T, Th, F: 8:30 am - 4:30 pm
W: 10:00 am - 4:30 pm

Drive Thru

M, T, Th: 7:30 am - 5:00 pm
W: 10:00 am - 5:00 pm
F: 7:30 - 6:00 pm

Raiford

Union Correctional Institution
25638 NE State Rd #16
FAX: 386-431-2027

Hours

M, T, Th, F: 7:30 am - 4:30 pm
W: 10:00 am - 4:30 pm

Mail deposits or payments to:
PO Box 2927
Jacksonville, Florida 32232

Please Make Note

All-Staff Training Day

We're taking the time to perfect the service you expect and deserve.

We will be closed on Monday, October 14th

We're always striving to provide the outstanding service that ensures your financial success.

We look forward to serving you when we reopen on Tuesday, October 15th.

CUCON, Internet Banking, Mobile Banking and ATM service will be available while we're away.

Holiday Closings

As the holiday season approaches, we would like to remind our members of the following days when the Credit Union will be closed.

Monday, November 11th
Veterans Day

Thursday, November 28th
Thanksgiving Day

Friday, November 29th
Day after Thanksgiving

Wednesday, December 25th
Christmas Day

Wednesday, January 1st
New Year's Day