



RIP TIDES



FINANCIAL INFORMATION FOR TEEN MEMBERS OF KSC FEDERAL CREDIT UNION

KSCFCU CONGRATULATES THE "A POSITIVE FUTURE" WINNERS

In an effort to reward our local students who "make the grade" and encourage students to do well, KSCFCU presented student members with an opportunity to show us their "A's", and enter to win.

Three winners were drawn from submitted entries. Thomas F., of Edgewood Jr./Sr. High School in Merritt Island, won a Dell laptop computer. Collin C., of Creel



Thomas F. and the laptop he won for earning A's on his report card.



Melinda L. and her prize of a \$50 Savings Bond.

Elementary School in Melbourne, won an I-Pod Nano. Melinda L., of McNair Middle School in Rockledge and a resident of Cocoa, won a \$50 Savings Bond.

Congratulations to our three winners, and great job to all the KSCFCU student members who entered for getting terrific grades! Keep working hard and getting "A's", and enter again in June for our second semester "A Positive Future" drawing.

NEW BRANCH TO OPEN SOON IN EDGEWATER ... WATCH US GROW!



Construction is advancing quickly on the newest addition to KSCFCU. The next branch location, at 2810 S. Ridgewood Avenue in Edgewater, is scheduled to be completed at the end of April. This will be a full-service branch with a drive-thru and ATM, and will feature solar panels and green technology.

Doors should open in early May, with Grand Opening festivities commencing a few weeks later. Watch KSCFCU's website, www.kscfcu.org, for announcements and details.

APPLYING FOR SCHOLARSHIPS

Most scholarship secrets simply boil down to using sense and following directions. Here are some tips.

- **Start Researching Early** – The earlier you start, the more options there will be.
- **Read Requirements Carefully** – If you have a question about eligibility, contact the scholarship sponsors immediately.
- **Organize Materials** – Create a separate file for each scholarship and file by application date. Keep a calendar.
- **Proofread Carefully** – Use spellcheck, but also get someone else to read it over.
- **Don't Leave Items Blank** – This will slow down the processing.
- **Follow Instructions to the Letter** – Be precise and accurate.
- **Make Sure the Application is Legible** – Type or print application forms and essays.
- **Make Copies of Everything** – If application materials are lost, have copies so you can resend them.
- **Get Your Applications in Early** – Missing deadlines means missing out.

KSCFCU PRIVACY POLICY

Information We Collect

We collect nonpublic information about you from some or all of the following sources:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets, and income;
- Information about your transactions with us, our affiliates, or others, such as your account balance, payment history, parties to transactions and credit card usage;
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

Information We Disclose

We may disclose all of the nonpublic information about you we collect as described above.

Who May Receive This Information

We may disclose some or all of the information we collect as described above to the following types of third parties:

- Financial services providers such as mortgage bankers, securities brokers/dealers, and insurance agents.
- Nonfinancial companies such as retailers, direct marketers, and publishers.
- Others, such as nonprofit organizations.
- Companies that perform marketing services on our behalf and/or to other financial institutions with whom we have joint marketing agreements.

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

Our Security Measures

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.

You May Opt Out

If you prefer that we do not disclose nonpublic information about you to nonaffiliated third parties, you may opt out of those disclosures; that is, you may direct us not to make those disclosures (other than disclosures permitted by law). Nonmember joint account holders, co-borrowers, and guarantors may exercise this right to opt out. For joint account holders, we will treat an opt-out request as applying to everyone listed on the account unless you direct us otherwise. If you wish to opt-out of our disclosures for nonfinancial companies such as retailers, direct marketers, and publishers, or others such as nonprofit organizations, you may call us at 321-455-9400 (inside Brevard) or 800-662-5257 (outside Brevard), or mail your request to the administration address found on the back of this page.

This notification meets the notification requirements of the National Credit Union Administration regulation on privacy of consumer information, Part 716. Credit Union members and the public may receive copies of this Notice of Privacy Practices by contacting the Credit Union.

TEEN VOLUNTEERING

Teens can help in their communities by volunteering. Florida Bright Futures scholarships require volunteer time. But where do you begin? Here are some suggestions... you can look online or in the telephone book to easily find contact numbers.

1. Homeless Shelters – Brevard and Volusia each have several. Shelters often can use a variety of assistance, from preparing meals to helping in the business office.

2. Food Banks – In both Brevard and Volusia counties, contact the Second Harvest Food Bank.

3. Special Olympics – With lots of events and serving special athletes year-round, this is a great way to help others and have fun.

4. Hospitals – Most hospitals have volunteer programs for teens already in place. If you are considering a medical career, think about volunteering at a hospital and getting valuable experience.

5. National and Local Charities – Large groups need a great many volunteers at the local level. Some suggestions would be the United Way, JDRF, American Cancer Society, and the Red Cross. Local groups service just one area and are often largely dependent on volunteers to get by. Examples would be Greyhound Rescue or local Health Departments. For more charities, look in your phone book under "Social Services".

6. Animal Shelters and Wildlife Rehabilitation Centers – Caring for animals so that they can go to a good home or helping a wild animal until it can be set free is rewarding work.

There are many other good ways to volunteer; these are only some suggestions. A good resource for volunteers is www.volunteermatch.org, so you can find a volunteer position that fits your skills. Make yourself feel great by helping others plus get hours for that Bright Futures Scholarship.

YOUR FIRST CHECKING ACCOUNT

Having your own checking account is often the first step to financial independence. At KSCFCU, you can get a checking account at age 16 with the signature of a parent, and at age 18 the account is yours. KSCFCU offers several steps you can take to manage your checking account responsibly:

- *Be careful with your ATM and debit cards.* Keep cards in a safe place, and never share them. Report lost or stolen cards to KSCFCU immediately. Make sure that you have enough money in your account before you buy or withdraw.
- *Avoid bouncing checks.* A check bounces when there is not enough money in the account to pay the check. There are fees charged for bouncing checks. Overdraft protection is cheaper than having to pay bounced check fees, but it is still not a good idea to overdraw your account.
- *Keep track of all of your transactions in your check register, and check your accounts with PCU Online Banking.*
- *Take advantage of automatic bill pay.* Simple to set up and free to use, all you have to do is log into your account through PCU, enter the amount you owe, and choose the date you wish to pay it.

"GET IN TOUCH WITH SAVINGS" & CREDIT UNION YOUTH WEEK

Kids, are you successful savers? Get in TOUCH, save regularly, and you'll reach your goals. Make saving at KSCFCU a habit this April to start you with a lifetime of savings.

Make a deposit into your youth Savings Account, or open a new one, during the month of April for a chance to win. One young saver will be randomly drawn to win a \$50 savings bond. (Must be under age 18 to participate.)

And to put a little more magic into the month, each person who opens a new youth account during National Credit Union Youth Week, April 18-24, will receive a free gift, plus they'll be automatically entered to win an Apple I-Pod Touch™, courtesy of KSCFCU. See our website at www.kscfcu.org for complete details and rules.

KSCFCU wants you to learn about wise financial decisions. We offer the

Sand Dollars Club for children 12 and under, which provides children with a Kids Kount register cover, helpful items to make saving fun, the *Sand Dollars* quarterly newsletter, and a Savings Account which earns dividends, no matter what the balance.

For teens age 13 through 17 we offer the Rip Tides Club, which provides teenage members with their own quarterly newsletter, *Rip Tides*, and a dividend-earning Savings Account. When our teenage members reach age

16, they are eligible to open a Checking Account with a joint owner, subject to approval, and they receive the *Guide to Money* book plus their first 150 checks free!

Refer your friends and family members to KSCFCU and tell them to open an account! Help all the kids you know bank smart, be entered into a great drawing, and get all the benefits of belonging to KSC Federal Credit Union.



DIVIDENDS ESTABLISHED MONTH ENDING MARCH 31, 2010

Savings:	Rate	APY*
\$25.00 - \$199.99 (minor accts.)	.40%	.40%
\$200 - \$2,499.99	.40%	.40%
\$2,500 - \$9,999.99	.40%	.40%
\$10,000 - \$24,999.99	.40%	.40%
\$25,000 - \$49,999.99	.50%	.50%
\$50,000 - \$99,999.99	.50%	.50%
\$100,000 and up	.50%	.50%
Checking:	.20%	.20%

*"APY" as used above means "annual percentage yield." Contact a Credit Union employee for further information about applicable fees and terms. Dividends will be compounded monthly, and dividend rates may change monthly. Please see www.kscfcu.org, call 321-455-9400 or 1-800-662-5257, or inquire at your local branch for current rates.

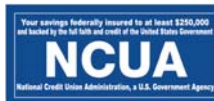
BOARD OF DIRECTORS

Delores Abraham, Lonnie Blocker, and Marilyn Cherubini were elected to the Board of Directors at the Annual Meeting on February 17, 2010. Charles Jenkins, Jr. was chosen as a member of the Supervisory Committee.

HOLIDAY CLOSINGS

All branches of KSC Federal Credit Union will be closed on Monday, May 31st for Memorial Day.

www.kscfcu.org



KSC Federal Credit Union
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