

PERSPECTIVES



By the time you receive this newsletter, you will have already experienced the conversion of your Eastern Financial member information onto Space Coast Credit Union's service systems. Undoubtedly, there were many issues that arose from moving the millions of records of our Eastern Financial members, but the move was necessary. We had to undertake this conversion to ensure that we could finally come together as a unified membership in order to realize the full potential of the merger between Eastern Financial and Space Coast Credit Union. Now, all of our members can utilize all of the services and locations of the combined credit union. More importantly, our employees can now get down to the business of providing value to you, the member-owners of this unified cooperative, with everyone on the same service platforms and using the same procedures.

I am compelled to express my deep appreciation for our employees in the Eastern Financial division who worked tirelessly to complete this conversion while causing as little disruption as possible to our members. As a result of their tremendous efforts, we were able to avoid many of the biggest disruptions that usually accompany a conversion. Most of our members did not have to change their member numbers, their checks, their debit cards, or their Online Banking

logins. This resulted in dramatically fewer changes being introduced to our members than is typical in conversions.

I am also very appreciative for the patience and caring demonstrated by our members as we completed this conversion work. The conversion required a great deal of employee time and focus, which detracted from our ability to serve our members in the manner we desire and our members deserve. Thank you for your understanding. As the dust settles from the conversion, we will apply all of our focus on providing value to our members.

This merger was not an exercise to put the problems in the past, but is an opportunity to create a powerful member-owned cooperative that can deliver value to our members like never before. We exist solely to serve the needs of our members. As we mobilize the financial power of our 360,000 members and their millions of transactions per month, we build momentum that creates further efficiency in what we do, which in turn provides more to give back to our member-owners. This is how we have grown until now and this is how we will ensure that your credit union will flourish in the months and years to come.

Douglas R. Samuels
President/CEO
Member since 1991

No, You Don't Have to Order New Checks, And Other Good News About Conversion:

- Your ATM, debit, and credit cards continue to work
- You can use the same numbers you used before to log in to Online Banking
- Your CALL-24 Bank by Phone PIN remains the same
- Your Online Bill Payer service remains the same
- Your checks continue to work
- Branch hours remain the same

Holiday Hours

Lobbies and drive-thrus will be closed:
Monday, May 31 for Memorial Day

For a listing of branch and ATM locations, maps, and hours of service, please visit SCCU.com/locations.

PLEASE TURN OVER TO REVIEW IMPORTANT SYSTEMS CONVERSION INFORMATION

Información Importante Para Nuestros Miembros de Habla Español!

Para obtener una versión en español de este boletín, por favor visítenos en SCCU.com/welcome.

Brevard: 321-752-2222 • Broward: 954-704-5000 • Miami-Dade: 305-882-5000

Tampa/Jacksonville: 800-882-5007 • All Other Areas: 800-447-7228



Important information about using your accounts is contained in the account conversion letter and Welcome Book mailed to members.

A few highlights are below:



Account Numbers & Welcome Book

Please refer to the account conversion letter you received by mail for the account number(s) you need to conduct transactions. If you have misplaced your account conversion letter or Welcome Book or never

received your mailing, please contact the Member Service Center or visit your local branch. You may view a copy of the Welcome Book online by visiting SCCU.com/welcome.

Last Eastern Financial Statement

Your April account statement (which arrives in May) represents your final statement from Eastern Financial, showing your balances as of the end of April 30, 2010. You will receive a May statement (delivered in June) from Space Coast Credit Union showing your converted account information and your balances as of May 31, 2010. Refer to your Welcome Book for more information about statements.

Service Levels During May

During May, you are likely to experience longer lines in branches and longer wait times when calling the Member Service Center. Some of the familiar faces you normally see in the branches will be assisting in the call center. Not to worry, they will be returning once the call volumes return to normal. Please keep in mind that during this busy time, you can conduct many

transactions and check balances by using CALL-24 Bank by Phone and Online Banking, or any SCCU ATM. Deposits are accepted at most SCCU ATMs.

Fees and Member Rewards

Some of the benefits you receive, and some of the fees you pay, are determined by your level of participation in the credit union. Please refer to your Welcome Book for information about the Member Rewards program or visit SCCU.com/mr.

As a special “welcome,” all members whose accounts were converted from Eastern Financial will receive **Platinum-level benefits for fees** during May, June, and July 2010. Please see the Member Rewards information included in your April statement or visit any branch for details.

Branch & ATMs

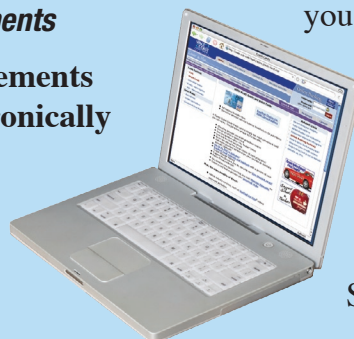
You may now use any of the 61 SCCU branches and over 140 SCCU ATMs throughout the areas we serve across Florida to make transactions. A list of all SCCU locations is available at SCCU.com/locations.

Web Site

Your credit union web site is SCCU.com. You can log in to Online Banking, research and apply for additional products and services, find contact information, and more all from one location.

Change in Notice Delivery for Members Who Receive e-Statements

All members who receive e-Statements receive all account notices electronically as well. This includes Overdraft Privilege notices, fee schedule changes, and disclosure updates. You can view these notices within Online Banking.



If we have a current email address on record for you, you will receive an email whenever a notice is posted. To provide or update your email address, please log in to Online Banking at SCCU.com and click on the “Additional Services” tab. In the Personal Information section, select “Change Email Address.” Or, you may call the Member Service Center.