

Dear CEO,

This is your 4th Quarter "CEO Brief", a short update on what's happening in Shared Branching.

We have a new name and a new look!

We are pleased to announce our new name, **Shared Services for Credit Unions**. We will begin using this name (registered as a "doing business as" (DBA) name) effective January 1, 2015, and this will replace Credit Union Service Centers of Florida, the assumed name we have used for many years.

And a new Website

With the new name, we have a new website. You will find our new website easier to navigate; more functional; and that it provides relevant data and information to the credit unions, members of credit unions, and the general public.

Members can search for branch locations right from our main page, no hassle.

Visit us at www.ss4cu.com after January 1, 2015.

Out with the old:



And in with the new :



Shared Services for Credit Unions better reflects what we do for our member credit unions and give us our own unique name and identity.

The CO-OP triangle shared branch logo is still the primary tool members will use to identify shared branch locations.

Also note that our legal name, Florida Credit Union Shared Services, Inc. is not changing, and will continue to be used for tax, stockholder and other legal purposes.

Policies & Procedures

Participating credit unions let us know that we needed to simplify the transaction flow at the teller windows. As a result, and working closely with credit unions' operations staff, we consolidated the Florida Network Policies & Procedures with those used nationally. Now Florida credit unions will use only one set of rules as opposed to the two sets used in previous years. This was embraced by the operations staff at credit unions as a very positive step to making transactions process faster and more efficient.

Pricing

Beginning January 1, 2015, modifications to the pricing schedule will take effect.

These changes were communicated to all credit

unions the first week of July 2014 and are geared to simplify pricing as well as make it equitable and make billing more efficient.

This change was effective November 1, 2014.

Happy Holidays!

Please feel free to contact me with any questions or concerns. Wishing you and yours a very safe, healthy and happy holiday season.

Sincerely,



Mike Yatros, CEO
561-869-8611
myatros@cuscf1.com