

## ANNUAL MEETING

The Radiant Credit Union (formerly known as SunState Federal Credit Union) annual meeting will be held February 23, 2021 @ 6:30 p.m., either virtually or in person at the credit union's 43rd Street Branch in Gainesville. This year, there will be no ballot for the board election, as three candidates ran to fill three open seats on the board: Cynthia Brochu, John Power, and Sharon Papciak. Members will be notified of the finalized annual meeting arrangements no later than February 10, 2021 via the RadiantCU.org website, a special mailing/email, or with their January 2021 month-end statement.

## ABANDONED ACCOUNTS

We are required by state law to report abandoned property to the State of Florida, Department of Banking and Finance. Under state law, an abandoned account is one on which there has been no activity or written record of contact with the owner for a period of five (5) years. If an account or safe deposit box is classified as abandoned, funds or safe deposit box contents will be turned over to the state, as required by law. To find out about property or money which may have been turned over to the State of Florida under this law, you can contact the Department of Banking and Finance, Unclaimed Property Bureau at 1-888-258-2253. We have found prime candidates for abandoned accounts to be education savings accounts opened for nieces, nephews, or grandchildren. If you suspect you have an account or safe deposit box which may be classified as abandoned, please contact a member service representative immediately. Also, please check with your family members to make sure they do not have accounts which may be classified as abandoned.

## DORMANT ACCOUNT NOTICE

An account is considered dormant when no member-initiated monetary transaction has occurred for 365 days. The dormant account fee will be assessed on dormant accounts which belong to a member who is 19 years of age or older and who has less than \$100.00 on deposit (all share and certificate accounts) and has had no share or loan monetary activity for 365 days (other than credited dividends) and has no loan, share certificate, IRA or VISA account. A fee of \$15 per month will be applied against the member's regular share account. If the account balance reaches \$0.00 or less, we may close the account without further notice to you. If a deposit or withdrawal has not been made on the account and the credit union has not had other contact with you for five (5) years, the account will be presumed to be abandoned. Funds in abandoned accounts will be remitted to the State of Florida in accordance with Florida law.

## NOTICE: SUSPENSION OF SERVICES

Services to members who have caused a loss to the credit union will be suspended at date of regular share account charge-off. Services to be suspended include all accounts and services, such as: eBanking, Money\$Line, ATM, pre-authorized transfers (debits), share draft, share certificates, overdraft protection, loans, VISA® debit and credit cards. Members who have caused the credit union a loss may retain membership voting privileges and maintain only a regular share account. Members may cash personal checks in amounts up to the amount of funds available for withdrawal from their regular share account. Availability of such funds will be withheld until the time funds from the check are available as if it had been deposited. Services may be reinstated by approval in writing of the President/CEO when the member has made satisfactory arrangements to repay the loss amount as provided by policy. If the membership account has been closed, current eligibility for membership must be considered before reopening a share account.



December 2020

# On the Horizon

The latest news from Radiant Credit Union

## A message from the president...



*Tom Banard*  
President/CEO

The obvious temptation is to say good riddance to the year 2020, ***may we never see another like you!*** 2020 certainly caused significant hardships and losses for families, businesses and communities.

At Radiant Credit Union, we, too, faced hardships thrown at us by a year like no other. Just as you did back in March, we turned on a dime and reinvented our way of life and our way of serving those who counted on us as their financial lifeline. Overnight, what had been a planned and methodical 3 year path toward digital-first delivery of member services became our total and immediate focus. With no notice, branches closed for weeks and months; we shifted employees to answering phones and emails. Contact center hours were expanded. Call and other inquiry routing menus were tweaked, and then tweaked again, as we worked through the process of becoming more and more efficient at serving members via drive thru lanes, the phone, email, and live chat. Our delivery of products through the Radiant website and mobile app is now happening at record levels, in record time.

If you ask any one of our member service staff, they will readily admit it has been a painful process, one we don't want to repeat any time soon! If we were a **glass-half-empty** organization, the hardships would still be controlling our thinking. We choose, instead, to focus on the many, many positives the 2020 hardships have driven. We're a far better institution, much better at serving members, than we were just 12 short months ago...and you've not seen anything yet! Product, service, and technology enhancements and advancements scheduled for roll out in 2021, will far exceed your expectations! The future truly is bright for Radiant Credit Union and our members.

I encourage each of you to focus on the good in your lives that has come as a result of the mess that was 2020. Here in North Central Florida, food drives and donations from businesses kept families facing hardships from going hungry. Many radio and TV stations, print and online news outlets and publications, stepped up and gave free advertising to local businesses just trying to survive. The free distribution of accurate business information and advertising by the media outlets across our area helped save countless jobs, helped save countless businesses, and helped keep food on countless tables.

Over 25 years ago, Storm Robert's, a local radio personality, coined the phrase, "The Heart of Florida" when referring to the area we serve here in North Central Florida. During 2020, we found his saying to be oh so true. We really do live together in the Heart of Florida... and what a big heart it is!

Please, for a minute, forget I'm the CEO of your Radiant Credit Union, addressing you in a member newsletter. Consider me just another North Central Florida resident as I say a deep and heartfelt, thank you! Thank you to everyone who pulled together to keep our local communities strong and safe in the face of great adversity. I am proud to call each and every one of you my friend and my neighbor.

For 2021, Radiant Credit Union will continue to look at the glass as being **half full, not half empty**, and we encourage all of you to do the same with your lives! Together Everyone Achieves More is an undeniable truth; Let's keep it going and 2021 can be our best year ever!



Consolidate and save!  
Special January  
Signature Loan Rates.

See inside for details, or  
visit RadiantCU.org to apply

## Youth Checking Accounts

A checking account for teens age 14-18

As joint account holders, you and your teen can talk through what it means to have a checking account in their name and how to use their debit card responsibly.

Youth checking accounts also qualify for:

- Nickel Back Rewards
- Even-Up Savings Accounts

Youth Checking Accounts, Nickel Back Rewards, and Even-up Savings are all free at Radiant Credit Union.





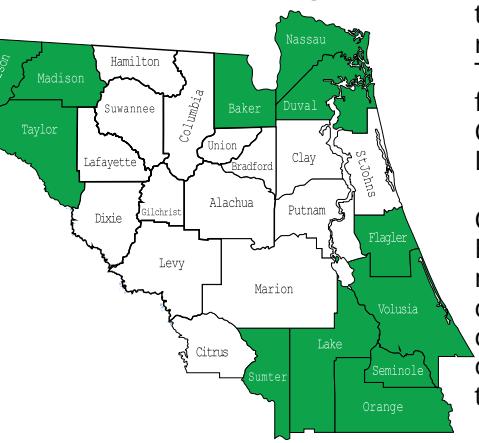
## Credit Union converts to State Charter

### Thank you for voting YES!

On December 10, 2020, SunState Federal Credit Union members finalized the vote to convert our credit union's charter from federal to state as of January 1, 2021. As a result of the vote, SunState Federal Credit Union is now Florida state-chartered Radiant Credit Union.

From the very beginning in 1957, your credit union has been committed to exceeding member expectations while maintaining financial strength. This commitment will continue to be upheld as we move into the future as Radiant Credit Union.

The new state charter gives the credit union greater flexibility to expand service beyond the current markets served, and positions Radiant to realize greater efficiencies and economies of scale. The field of membership has been expanded to the following Florida counties: Alachua, Bradford, Citrus, Clay, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Levy, Marion, Putnam, St. Johns, Suwannee, and Union.



Cynthia Brochu, SunState/Radiant Credit Union Board Chairman, stated, "The new charter and name encompasses our mission and purpose, while communicating the fact that all are welcome to join the credit union. As Radiant Credit Union, we will continue our legacy of serving North Central Florida by enriching the lives of our members."

Other than downloading a free update to the current mobile app when prompted, this charter/name change requires no specific actions on the part of members. Existing Ebanking and mobile app credentials (username & password) will still work the same as before and don't need to be changed. Current direct deposit and automatic payment set ups will remain in place, unchanged.

SunState paper checks will continue to work until a reorder is placed. Current debit and credit cards will continue to work until they are replaced free of charge by the credit union. For more detailed information regarding this conversion, please visit RadiantCU.org, send us an email at Ask@RadiantCU.org, or give us a call.

### Save Money Now

Consolidate your holiday bills now with a  
**low rate signature loan**  
from Radiant Credit Union

Rates as low as

# 4.99% APR\*

APPLY ONLINE TODAY - RADIANTCU.ORG

Limited  
Time  
Offer

Follow us  
@radiantcu



\* Annual Percentage Rate (APR) valid January 2021. May not be used to pay off RadiantCU loans.  
The rate you pay is based on your credit worthiness and term of the loan.

## IRAs can increase your retirement savings potential

You have until April 15, 2021 to open, or contribute to, your IRA for it to count as a deduction on your 2020 income taxes\*.



### Look no further than Radiant CU for your savings needs

\* Please contact your tax advisor regarding tax implications.

## Auto Loans From Radiant

Ask about Radiant's loan options and low rates on new and used vehicles and motorcycles

Get a Radiant CU Auto loan before you visit the dealership!

- Stick to your budget
- Know your payments
- Shop with confidence

APPLY TODAY - RADIANTCU.ORG

No payments for 90-days! \*Interest will accrue



Download the free mobile app update available starting January 4, 2021.

- If you already have SunState's mobile app you will be prompted to update your app.
- If you don't have the SunState Federal Credit Union mobile app before January 4, 2021, search for Radiant Credit Union in your favorite app store to download the mobile app.



Free  
Wireless  
Hotspot

at Radiant Branches

Branch Closings

January 18<sup>th</sup>  
Martin Luther King, Jr Day

February 15<sup>th</sup>  
President's Day

As of December 15, 2020

Nickels given back to members:  
38,682,979 - \$1,934,148.95

Dimes given back to members:  
1,320,364 - \$132,036.40

Website:  
www.RadiantCU.org

Phone:  
(352) 381-5200  
(877) 786-7828