

SCORE BOARD

Spring 2006
www.scorefcu.com

SCORE Federal Credit Union

With service that SCOREs above the rest...

For 50 years now, SCORE Federal Credit Union has been growing—not only in size, but also in the services offered to members. According to Amy Armstrong-Groszos, Chair, SCORE Board of Directors, “it’s our vision of service that SCOREs above the rest” that continues to guide and shape SCORE Federal Credit Union. We strive to offer new services and technologies that help members better manage their finances. Several of the new services offered in the last year include:

- Platinum Mastercard
- Business Loans
- Construction Loans

In addition, residents of Gadsden, Wakulla, and Jefferson counties may now join the family at SCORE Federal Credit Union. In the next year, that vision of service will see through to completion, the construction of a new branch in Wakulla County. The site for the new Wakulla Branch is at the Century Park Commercial Center on US 319. It will be a full service location, including drive-thru and ATM.

*we're helping residents
of Leon, Gadsden,
Wakulla and Jefferson
counties meet their
financial goals.*



2 President's Report

3 NCUA Advisory

4 Loan Department

Working for you... building the vision

PRESIDENT'S REPORT



Gail A. Kruse, President/CEO

that each member of our team projects as they go about their routine duties. These values, such as loyalty to and respect for our members, are incorporated into our training programs daily to ensure that our quality of service remains superior to our competition.

To further improve the benefits of membership, we have added new services to our already wide range of products. We are pleased to present just a few of our accomplishments for 2005:

- Added Wakulla, Jefferson and Gadsden Counties to our field of membership.
- Secured property to build in Wakulla County in 2006.
- Implemented our new Platinum Mastercard Program.
- Enhanced our Mortgage Program to include Construction Loans.
- Implemented a Member Business Loan Program.

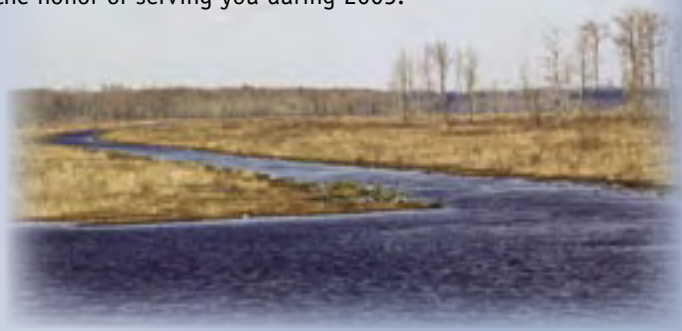
The defining vision of SCORE Federal Credit Union has not changed in fifty years of operation. Our Board and Staff strive each day to provide outstanding services to our members.

In 2005, we built upon our vision of "Service that SCORES above the rest" by including shared values

- Offered special new and used car promotions throughout the year.
- Added special promotions on Boats, RV's, Vacations, Computers, and Back to School Loans.
- Maintained delinquency at a low of .7 of 1%.
- Experienced Asset Growth of 8.5%, Loan Growth of 9.70%, and Savings Growth of 8.13%.

The strength of our credit union is not only measured by its financial position, but also by our ability to meet our members' needs. As we pursue our "Quest for Excellence," we are focused on providing new and better ways to serve our members. We aim to become our members' primary financial institution by providing the best financial services, and making "safety" a number one priority.

Our successes would not be possible without the leadership of our Board of Directors and the superior performance of our credit union staff. To both our Staff and Board Members, thank you for a job well done in 2005. As we enter our 50th year, we must acknowledge that our success derives from the loyal members who have placed their trust and confidence in our credit union. We pledge to renew our efforts to ensure SCORE Federal Credit Union continues to earn that trust. On behalf of the Credit Union Staff and the Board of Directors, thank you for the honor of serving you during 2005.



National Credit Union Administration

Helpful Tips for Avoiding Phishing Scams

Understand How Phishing Scams Occur

According to the Anti-Phishing Work Group (APWG), the financial services industry continues to be the primary sector targeted for phishing scams. Phishing scams take on many forms and include:

- Deceptive Phishing
- Malware Phishing
 - Key loggers and screen loggers
 - Session hijackers
 - Web trojans
 - Hosts file poisoning
 - System reconfiguration attacks
 - Data theft
- Domain Name System (DNS) Phishing, *aka-Pharming*
- Content-Injection Phishing
- Man-in-the-Middle Phishing
- Search Engine Phishing

These phishing techniques are described in detail at the APWG web site, <http://www.antiphishing.org/Phishing-dhs-report.pdf>.

Safety Measures

- Be suspicious of any email requesting personal financial information.
- Avoid using links in email messages, especially if the email is suspect. The company referenced in the email should be contacted directly by phone, or by entering the company's web address in your web browser.
- Avoid filling out forms in email messages that ask for personal financial information. Make sure any information provided is done on a secure web site, or by phone. A secure web site should begin with an address that has, "https://" rather than just "http://".
- Install a web browser tool bar that will help protect you against known phishing fraud web sites. Make sure your browser is current and all security patches have been updated.
- Regularly check your financial institution, credit and debit card statements, etc. to make sure all transactions are legitimate.

Phishing scams are constantly changing. Visit the Anti-Phishing Work Group web site to stay informed of the latest forms of internet based fraud, www.antiphishing.org.

SCORE Federal Credit Union

P.O. Box 108 • Tallahassee, FL 32302

Phone: (850) 488-1015 • 1-800-210-8206 • SunCom: 278-1015

Fax: (850) 922-6318 • SCORELINE: 1-800-806-7887

Main Office

1447 Mahan Dr.

Main Office Hours:

Lobby

Monday-Friday • 9 a.m.-5 p.m.

Drive-up Window

Monday-Thursday • 8:30 a.m.-5 p.m.

Friday • 8:30 a.m.-6 p.m.

Last business day of the month:

Drive-up Window is open 8:30 a.m.-6 p.m.

N. Monroe Branch

3218 N. Monroe St.

Phone: (850) 562-6702

N. Monroe St. Branch Hours:

Lobby

Monday-Friday • 9 a.m.-5 p.m.

Drive-up Window

Monday-Thursday • 8:30 a.m.-5 p.m.

Friday • 8:30 a.m.-6 p.m.

Last business day of the month:

Drive-up Window is open 8:30 a.m.-6 p.m.

Tax World Branch

5050 W. Tennessee St., D-1A

Tax World Branch Hours

Monday-Friday

8:30 a.m. - 4:00 p.m.

Service Centers

1533-A South Monroe

110 East Jefferson Street

1400 E. Park Avenue

3190 Apalachee Parkway

421 Appleyard Drive

440 N. Monroe Street

3618 N. Monroe Street

3534-A Thomasville Road

517 W. Jefferson (Quincy)

Call for hours

Board of Directors

Officers

Amy Armstrong Groszos

Chairman

Jim Taylor

Vice Chairman

Hugh Stephens

Secretary/Treasurer

Board Members

Bill Fritchman

Rayfae Swart

Supervisory Committee

Ted Miller, Chairman

Randy Miller

Rayfae Swart

Gail Kruse

President/CEO

Calendar

The credit union will be closed for the following holidays:

MEMORIAL DAY

Monday, May 29, 2006

FOURTH OF JULY

Tuesday, July 4, 2006

LOAN DEPARTMENT

Spring Cleaning and Home Improvements go Hand in Hand

Renovations, Additions and More:

Spring has arrived. For many home owners, it's a time to clean and update their house — inside and out. It could be as simple as cleaning carpets or windows, or something more involved, like renovating a kitchen, adding on a guest room and bath, or even putting in a swimming pool. Whatever the spring cleaning plans are, SCORE can help move your project along with a Home Equity loan or line of credit.

SCORE has several flexible plans, allowing you to borrow against the accumulated equity in your home. SCORE offers both equity lines of credit, and closed end fixed second mortgages. The mortgage interest may be tax deductible, please consult your tax advisor.

Home Equity loans can be used for a number of reasons, not just home improvement:

- Consolidation of debts
- Purchase of an automobile, or second home
- Education, and more

For more details on Home Equity loans or lines of credit, call the Loan Department at (850) 488-1015, or visit www.scorefcu.com to apply on-line. You may also call our 24-7 Lending Service to apply for a loan, at 1-877-690-1206.



* feeschedule

Share/Savings Account Fees

New Member fee	\$5
Membership Terminated (within 90 days)	\$5
Withdrawal 3 free/\$2 thereafter	
Uncollectible Deposit	
• Member Drawn	\$25
• 3rd Party	\$10

Share Draft/Checking Account Fees

NSF	\$25 per item
Overdraft	\$5 per item
Stop Payment	\$20 per request
Check Copy (if cleared in the last 12 months)	\$3
Check Copy (if cleared longer than 12 months ago)	\$5
Counter Checks	
• New accounts	No fee
• Existing accounts	\$2 per book
Check Orders	Prices vary
Business Accounts	
• ADCB of \$999.99 or less	10¢/transaction*
• ADCB of \$1,000 or greater	10¢/transaction over 25 items/mo.*
• For members with a current, active loan/MasterCard account	10¢/transaction over 50 items/mo.*
Community/Association Accounts:	
• ADCB of \$100 or less	10¢/transaction over 25 items/mo.*
• For members with a current, active loan/MasterCard account	10¢/transaction over 50 items/mo.*
• Non-Profit/Qualified 501(c)(3)	No fee

*Based on Average Daily Checking Balance (ADCB) • Transactions are deposit items, check clearings or ACH items.

Home Banking

Basic Access with Unlimited Use	FREE
Basic Access/Unlimited Use with Bill Payor	\$6/per month
NSF Transactions	\$25
Bill Payer Research/Stop Payment	\$20

ATM/Debit Card

Initial Card	No fee
Replacement of Lost Card	\$5
Balance Inquiry	50¢
Point of Sale Transaction	No fee
Withdrawals	4 free/\$1.50 thereafter
Deposits	No fee
Hot Card	No Fee
Rush Card	\$40

IRA/Certificate of Deposit

IRA Redemption	No fee
Early Termination of CD	30 days interest (if less than 1 yr. to maturity) 90 days interest (if more than 1 yr. to maturity)

Other Service Fees

Telephone assistance/Transactions by fax	\$5
Check Withdrawals	3 free per month/\$2 thereafter
Withdrawal/Transfer/Inquiries	
• By SCORELINE	10 free calls per month /\$1 per call thereafter
Statement Copy	\$5
Dormant Account	\$3/per month for balance under \$100
Account Reconciliation	\$15/per hour
Account Research (One hour minimum)	\$15/per hour
Stop Payment (Official check)	\$20
Money Orders	\$1.50 each
Travelers Checks	\$1/per \$100
Cashier's Checks	\$3
Wire Transfers	
• Outgoing	\$10-\$15
• Incoming	\$5
• International	\$35
Western Union Wire	\$20
Collection Item	\$10 each
Return Mail Fee	\$3
Amortization Schedule	\$5
Notary Service	No fee (members only)
Photocopy Service	\$.25 each
Shared Service Center	\$1.95 per day
Check Cashing Fee:*	
Other Institutions	If AVG balance is < \$100 1% of check amount (minimum \$3) or 1% of cashback amount if receiving > 50% of check amount
Transfers to New Accounts	Up to \$10 first transfer Up to \$25 for second within 12 months of first transfer
Outgoing Fax Fee:	
• Local	\$1/page
• Non-local	\$2/page
VISA Gift Card Fee:	\$2.50 up to \$100 value \$5.00 up to \$100 or above

*(Average account balances less than \$100 in savings account)