

Your Credit Union Board of Directors and Staff wish you and your family, a happy, healthy and prosperous New Year!

Mobile Banking *is Here!*

Tap into your account on the go via text, Web or app. Manage your finances anywhere, anytime with JetStream Federal's Mobile Banking.

It's a fast, free* and secure way to:

- Check your account balance and transaction history
- Transfer funds between eligible accounts
- Pay bills on the spot**
- Contact JetStream Federal or locate an ATM quickly

Best of all, you choose whether you want to use a simple text message, your mobile web browser or our free app for ultimate, faster access to your account on the go – with the same security as online banking. (To take advantage of Mobile Banking, you must be signed up for FFAST Connect online banking.)

For more information, log on to www.jetstreamfcu.org or call 305-821-7060 today.

*Message and data rates may apply from your wireless carrier.**Must be enrolled in online bill pay.



In this Issue:

- It's Annual Meeting Time
- Newsletter Contest
- Five Star Rating Again
- And More!

Board of Directors Nominations

The Nominating Committee has recommended incumbents, Gerry Dominguez and Clinton Weekes, for the available positions on the Board of Directors.



Gerry Dominguez has served on the Board of JetStream Federal Credit Union since March 2000. Previously, he served on the Supervisory Committee for over three years and held the position of Chairman.

Mr. Dominguez has 29 years of experience in financial institutions including operations, auditing and accounting. He presently works as the Accounting Manager for Airbus S.A.S.



Clinton Weekes currently serves on the Board of Directors. His credit union experience includes a 13 year term on the Supervisory Committee, serving as Chairman for most of those years.

Mr. Weekes currently serves as Operations Manager of the Miami Air Traffic Control Center, where he has worked for 27 years. He was recently awarded the prestigious FAA Vice President's Award in recognition of his contributions toward restoring air travel to Haiti following their devastating earthquake in 2010.

If you are a member in good standing and interested in running for election to the Board, please submit the following to the Nominating Committee no later than February 10, 2012. There will be no nominations taken from the floor during the annual meeting.

1. Letter of interest along with a resume of experience or a brief biographical sketch.
2. Petitions signed by 1% of the membership.

Mail to: Nominating Committee, c/o JetStream Federal Credit Union, P.O. Box 5487, Miami Lakes, FL 33014

Calling All Members ... It's Annual Meeting Time

All members are invited to attend our Annual Meeting. Share your opinion; cast your vote. It's up to you to help shape the future of your credit union.

Come hear about your credit union's success during the past year and its strong financial performance. Voice your opinion. Only by attending can you make a difference in the credit union's direction and in setting objectives for the coming year and into the future.

Meet the JetStream Federal Board of Directors and Supervisory Committee – the volunteers who serve on behalf of the membership. Mingle with staff and fellow members. Make plans to join us at the Annual Meeting. We look forward to seeing you there.

DATE: Wednesday, March 21, 2012

PLACE: JetStream Federal Credit Union
6600 Cow Pen Road
Miami Lakes

TIME: 5:30 p.m. - 6:00 p.m. – Cocktails
6:00 p.m. – Business Meeting

Cocktails and hors d'oeuvres will be served.

Important Message for Members Who Previously Had Accounts with Florida Industries Credit Union or Universal Service Credit Union!

Help prevent the delay of your automatic deposits or payments! Make sure to use the correct ABA Routing and Transit number for JetStream Federal Credit Union. Our ABA Routing and Transit number is 267080355.

If you haven't done so already, be sure to notify your payroll department or any company that is automatically deducting payments from your account of the correct routing number.

Newsletter Contest

To enter, simply answer the following questions, then email your name, address, phone number and responses by January 31, 2012 to eservices@jetstreamfcu.org. If your name is drawn from among the correct ones received, you'll win a \$25 Gift Card. (You must be a member to win.)



1. What date is the Annual Meeting? _____
2. With mobile banking you can access your account by _____, _____ and _____.
3. What is JetStream Federal's Routing and Transit number? _____.

Congratulations to the 3 lucky winners of our newsletter contest that appeared in the last edition of Connections. Their names were drawn out of all the entrants with correct responses and each won a \$25 Gift Card.

Another Five Star Rating!

Bauer Financial, the nation's leading independent bank and credit union rating and research firm, has awarded JetStream Federal Credit Union for 86 consecutive quarters their highest 5-Star rating for strength and stability.



"We have officially made our mark in the even more exclusive category of Exceptional Performance Credit Unions" stated Jeanne Kucey, CEO. "JetStream Federal recognizes that we could not have reached this height without the support and continued patronage of our loyal members, proving once again that together we can achieve excellence!"

ANNUAL NOTICE REGARDING NON-VISA PINLESS DEBIT TRANSACTIONS

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction.

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks.

Please contact us with any questions you may have regarding this notice.

Lt. Col Bolivar Perez-Rios Named Grand Marshall of the Miami Lakes Veterans Day Parade

JetStream Federal Credit Union congratulates Lt. Col. Bolivar Perez-Rios, who was the Grand Marshall of the Miami Lakes Veterans Day parade. Mr. Perez-Rios has been a member of JetStream Federal for over 40 years!

His outstanding accomplishments include receiving a Purple Heart along with a Bronze Star for his bravery during WW II. His son, Bolivar T. Perez, Air Force Staff Sgt. is the current Chairman of the Board of JetStream Federal. His grandson, Navy Lt. Commander Bolivar E. Perez, is also a longtime credit union member. All three men at one time worked for the FAA (Federal Aviation Administration) which is our credit union's core sponsor.

We congratulate the Perez family who symbolize the true meaning of Patriotism!





Find us on Facebook
Become a fan today!

2012 FEE SCHEDULE

Effective February 1, 2012

SHARE ACCOUNT

Average Daily balance required to earn dividend.....	\$50.00
Returned Deposit Item (from another party).....	\$15.00
Returned Deposit Item (from related or same name account.....	\$30.00
Dormant Accounts (after 1 year).....	\$5.00 per month
Close Savings Account within 6 months of opening....	\$10.00
Check Cashing Fee (accts below \$200 on deposit).....	\$5.00
Check Cashing Fee (for non-members).....	\$5
Account Relationship Fee (accounts with less than an overall deposit balance of \$250 and with no credit union loans).....	\$5 per month

CHECKING ACCOUNT

ACH returned item.....	\$30.00 each
Business Checking (below \$1000).....	\$10.00 per month
Copy of paid checks.....	\$5.00 each
Stop Payment.....	\$25.00
Cancellation of Stop Payment.....	\$5.00
Returned checks due to NSF, UCF or Reg D.....	\$30.00
Temporary Checks (group of 8).....	\$5.00
Identity Theft Program.....	\$1.50 per month
Overdraft Privilege.....	\$30.00

ATM & VISA DEBIT CARD

FAAST Cash ATM Card.....	\$4.00
Transaction Fee (foreign ATMs).....	\$1.00
International Transaction Fee.....	1%
Lost Card.....	\$10.00
Damaged Card.....	\$5.00
Overdrawn ATM account.....	\$30.00
PIN Reissue Request.....	\$2.00

MONEY MARKET ACCOUNT

Below \$2500.....	\$10.00
Exceed 6 transactions per month.....	\$10.00

CREDIT CARDS

Annual Fee.....	none
Late Payments.....	Up to \$35.00
Lost Card.....	\$10.00
Returned Payment Item.....	Up to \$35.00
Stop Payments.....	\$25.00
Copy of Convenience Check.....	\$5.00
Overlimit Fee.....	None
PIN Reissue Request.....	\$2.00
Damaged Card Replacement.....	\$10.00
MasterCard International Transaction Fee.....	2.00%
Cash Advance from an ATM.....	\$10.00

SPECIAL SERVICES

Bill Payment.....	FREE
Bill Payment Stop Payment.....	\$25.00
Copy of Statement.....	\$5.00
Official Check/member.....	\$5.00
Official Check/non-member.....	\$15.00
Official Check-Stop Payment.....	\$25.00
Incoming Wire.....	\$10.00
Wire Transfer - Domestic.....	\$25.00
Wire Transfer- International.....	\$50.00
Research on Account (member error).....	\$.30 per hour/\$10 min.
Return Statement (incorrect address).....	\$5.00
IRA Transfer to other Financial Institutions.....	\$25.00
Levy/Garnishment.....	\$125.00
Subordination on Home Loans.....	\$250.00

LOANS

Late Payment.....	the greater of \$20 or 10% of your payment amount
Returned Check for loan payment.....	\$30.00

MAIN OFFICE MIAMI LAKES

6600 Cow Pen Road
(305) 821-7060 Miami
1 (800) 426-3556

Monday, Tuesday, Thursday:
8:30 am - 4:00 pm
Wednesday: 8:30 am - 2:00 pm
Friday: 8:30 am - 5:00 pm
Saturday: 9:00 am - Noon

MIAMI CENTER BRANCH

Monday, Tuesday, Thursday, Friday:
7:30 am - 3:30 pm
Wednesday: 7:30 am - 2:00 pm

DORAL BRANCH

7975 N.W. 12th Street
Doral, FL 33126

Monday, Tuesday, Thursday:
8:30 am - 4:00 pm
Wednesday: 8:30 am - 2:00 pm
Friday: 8:30 am - 5:00 pm

HIALEAH BRANCH

(Hialeah Hospital) • 651 E. 25th Street
(305) 821-7060

Monday, Tuesday, Thursday, Friday:
7:00 am - 3:00 pm
Wednesday: 7:00 am - 2:00 pm

WESTLAND BRANCH

3595 W. 20th Avenue, Suite 120
Hialeah, FL 33012

Monday, Tuesday Thursday:
8:30 am - 4:00 pm
Wednesday: 8:30 am - 2:00 pm
Friday: 8:30 am - 5:00 pm
Saturday: 9:00 am - Noon

PUERTO RICO BRANCH

P.O. Box 810048 • AMF Station
Carolina, Puerto Rico 00981
(787) 791-6277

Monday - Friday:
8:00 am - 4:00 pm

FAAST FONE

(305) 821-3010 Miami
1 (800) 426-3557

WEB SITE

www.jetstreamfcu.org

MAILING ADDRESS

JetStream Federal Credit Union
P.O. Box 5487
Miami Lakes, Florida 33014-1487