

## Contact Information

 121fcu.org/contact

 (904) 723-6300

 ask121@121fcu.org

## LOCATIONS

**Argyle/Orange Park**  
6072 Youngerman Circle  
Jacksonville, FL 32244

**Beach**  
1856 3rd Street South, Suite 245  
Jacksonville Beach, FL 32250

**Kendall Town**  
9730 Hutchinson Park Drive  
Jacksonville, FL 32225

**Mandarin**  
12250 San Jose Boulevard  
Jacksonville, FL 32223

**Middleburg**  
1714 Blanding Boulevard  
Middleburg, FL 32068

**River City Marketplace**  
14023 Revel Drive  
Jacksonville, FL 32218

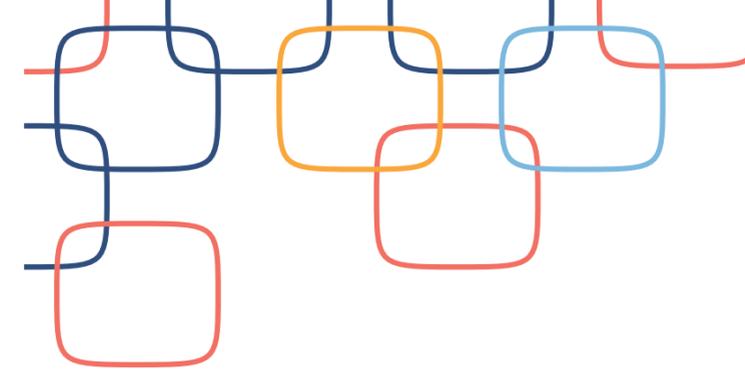
**Touchton**  
9700 Touchton Road  
Jacksonville, FL 32246

**Westside**  
8101 Normandy Boulevard  
Jacksonville, FL 32221

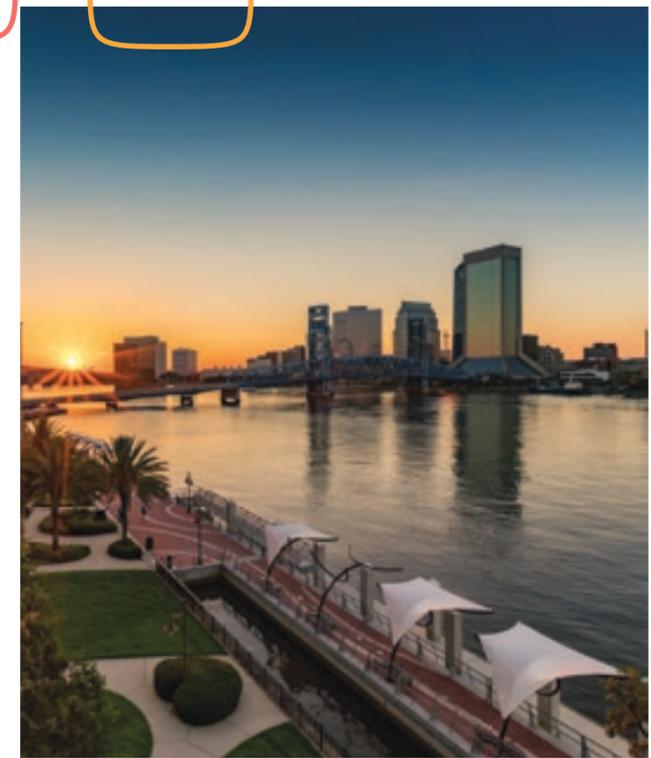
## Thank You, IDProtect

“Thank you for offering IDProtect® with my Right Choice Checking account! I received an alert on 12/27 that an inquiry was made on my credit report that I didn’t initiate. I contacted the credit card company to notify them it was fraud, and the account was closed the day after the inquiry was made. If it weren’t for the alert, I might not have found out about this fraudulent account until I applied for credit or received a bill in the mail.

I can’t recommend enough getting IDProtect with your Right Choice Checking account. Knowing it is keeping my money safe gives me a peace of mind I can’t get anywhere else.” – 121 Financial Member



**121**  
Connections  
SPRING 2019

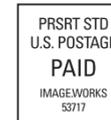


## Holiday Closings

Memorial Day – Monday, May 27 | Independence Day – Thursday, July 4

**121** Financial  
CREDIT UNION

PO Box 40769  
Jacksonville, FL 32203



## Hurricane Season Is Fast Approaching!

Let’s be honest; no one is ready to think about hurricanes while the sun is shining, but really, now is the time to start making your plan.

A few things to get you started are: know what to do before, during and after a hurricane; create an emergency communication plan with your family; have emergency supplies in place; and check your insurance coverage. It’s also important to know your local community’s evacuation plan, evacuation routes and how you can receive alerts.

History shows that storm tracks can change quickly and unexpectedly. Be sure to monitor local news, weather and social media. Hurricane Preparedness Week is May 5-11, 2019, and hurricane season starts June 1. Be sure to mark your calendar!

## You may have noticed....

Around two years ago, I was stopped in a grocery store by a friend of mine. Deep into the conversation, this friend mentioned 121 Financial, pronouncing it “one twenty-one.” My mind was rolling. We’re not “one twenty-one,” we’re “one to one,” I thought to myself.

This was the catalyst of what would be a two-year project for our Credit Union. A project team was put together and a third party was recruited and challenged to reinforce our commitment to one-to-one service and bring clarity to our logo. The next several months were spent coming up with several different color schemes, logos and designs. Ideas were brought up and some were set aside. The third party that was hired-on took these new colors, designs and logos and did some real-time field work. Then, it happened. We found it! We found the logo that people could read, not knowing who we were or what we were about, and say, “Yeah, you’re ‘one to one’ Financial.”

Fast forward a few more months, and here we are. Ready to share our refreshed design, logo and color scheme with the world. Best of all, this refreshed logo will match our innovative identity as we advance into a robust technological era. I am confident that this refresh better represents our brand and our personality.

Don’t worry, we are and will always be here for you with one-to-one personal banking, and we promise to always strive to be the best version of 121.

*Cheers!*  
Bruce Fafard  
President & CEO

**121** Financial  
CREDIT UNION

A CHECKING ACCOUNT

# JUST FOR TEENS

121 Financial offers a safe and effective way to help teens save and manage money with our Teen Checking account. Whether it's their first job or they are heading off to college, the Credit Union has the tools to help build their success. Open the account with a minimum \$25.00 deposit, and they will be issued a Teen debit card in their own name and can enroll in our online and mobile banking. As teens, they are still minors and will require a joint owner such as a parent or legal guardian. The Credit Union also offers resources for the joint owner, such as monitoring and controlling the teen's debit card through the CardValet® app or view balances and transfer funds through online and mobile banking. Stop by any branch location today to get started building your teen's future financial wellness.

## Save for Summer

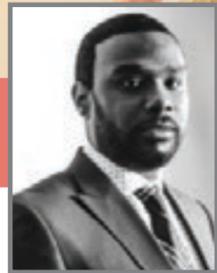
Relieve your financial stress by planning ahead with a Summer Savings account. Whether you're a teacher out of class for summer, planning a vacation or just want extra money for some summer indulgences, 121 Financial makes it easy and convenient to save. Use the automatic transfer option, and money is deposited right into your account without needing to remember to move it! Receive your funds by transfer or check on June 1.

Let us help you reach your goals today.



## Did You Know...

Along with all the perks of being a 121 member, your Right Choice Checking Account includes so many other benefits! You'll get access to Travel and Leisure Discount Memberships, \$hopping Rewards™, Accidental Death & Dismemberment Insurance, Cellular Telephone Protection, plus Debit Advantage® Buyers Protection & Extended Warranty. And that's not all – you'll also have access to IDProtect®, which includes Identity Theft Expense Reimbursement Coverage, 3-in-1 Credit File Monitoring, 3-in-1 Credit Report, plus more! For more information, go to [121fcu.org/personal/checking/](http://121fcu.org/personal/checking/), visit us in a branch or call us at (904) 723.6300. Be Safer. Spend Smarter. It's Simple!



## Meet Kemal Gasper

Hello, I am Kemal Gasper, the new Vice President of Business Development here at 121 Financial Credit Union! I am extremely excited to work with all of our members, associates and the community to ensure that 121 Financial is on the way to being the "World's Best Credit Union." I am here because the core values of 121 Financial tie directly to my personal core values as well as the mission and vision of the organization. We are doing some amazing work here, and I'm truly excited that I can be here for the journey, building relationships with the community and our members to inspire financial well-being.

In my role at the organization, I will work across all lines of business to ensure we are visible to our members and connecting our members to the great solutions at 121 Financial. Statistics show that our community needs financial wellness and education, financial stability, and a financial partner that they can trust. Part of building long-term relationships based on trust with our members is by going directly to where they live,

work, and volunteer. The journey to financial wellness is deeply personal to me, as I know it impacts our health, state of mind, family dynamic and our work.

I am excited about our organization's rich history and past accomplishments, in addition to the work that we are doing in the present and for the future of our members' financial stability. I am blessed to go out into our community every day and promote our amazing organization and tell the story of 121 Financial, of who we are and how we help and inspire individuals to reach their personal financial dreams.

I am looking forward to connecting with many of you soon.

*Cheers!*

Kemal Gasper,  
Vice President of Business Development  
[kgasper@121fcu.org](mailto:kgasper@121fcu.org) • (904) 477-3728

## Leadership

Bruce Fafard, CEO  
David Marovich, COO  
Jane Scofield, CFO  
Paul Blackstone, CSO  
Nichole LeBlanc, Executive Assistant  
Shannyn Burnette, Executive Assistant

Kemal Gasper, VP of Business Development  
Peter Hayes, VP of Business Services  
Mike Helinsky, VP of Information Services  
Cathy Hufstetler, VP of Lending  
Clara Kovarik, VP of Human Resources  
Ben Munday, Controller  
Adam Wade, VP of Marketing & Analytics

## Board of Directors

Michael Hogan, Chairperson  
Shelba Williams, Vice Chairperson  
Cynthia deLassus, Treasurer  
Harold Boree, Secretary  
Tina Callahan, Director  
G. W. (Bill) Cauley, Director  
Robert M. Gipson, Director  
Billie C. Greenlief, Director  
William Macomber, Director  
John Scott, III, Director

## Supervisory Committee

Arzada Haynes, Chairperson  
Ellen Page, Secretary  
David Wells, Member