

ANNUAL REPORT

2 0 1 6

Bring Your Heart
To Work



Suncoast
Credit Union



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Bring Your Heart
To Work

At Suncoast Credit Union, we bring our hearts to work each day to provide our members with extraordinary service. In 2016, we had new members join the Suncoast family, opened beautiful new branches and introduced exciting technologies. We improved member experiences, enhanced security and saw growth across the entire credit union. Suncoast also showed a lot of love to our local communities in 2016 with free financial literacy education, thousands of volunteer hours and amazing community and philanthropic work. Our employees brought their hearts to work to make sure our members and communities had a remarkable year.



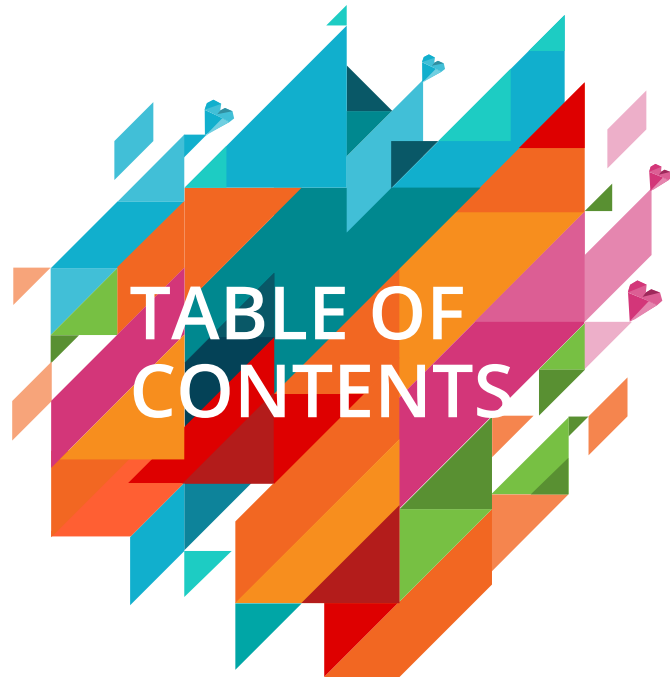
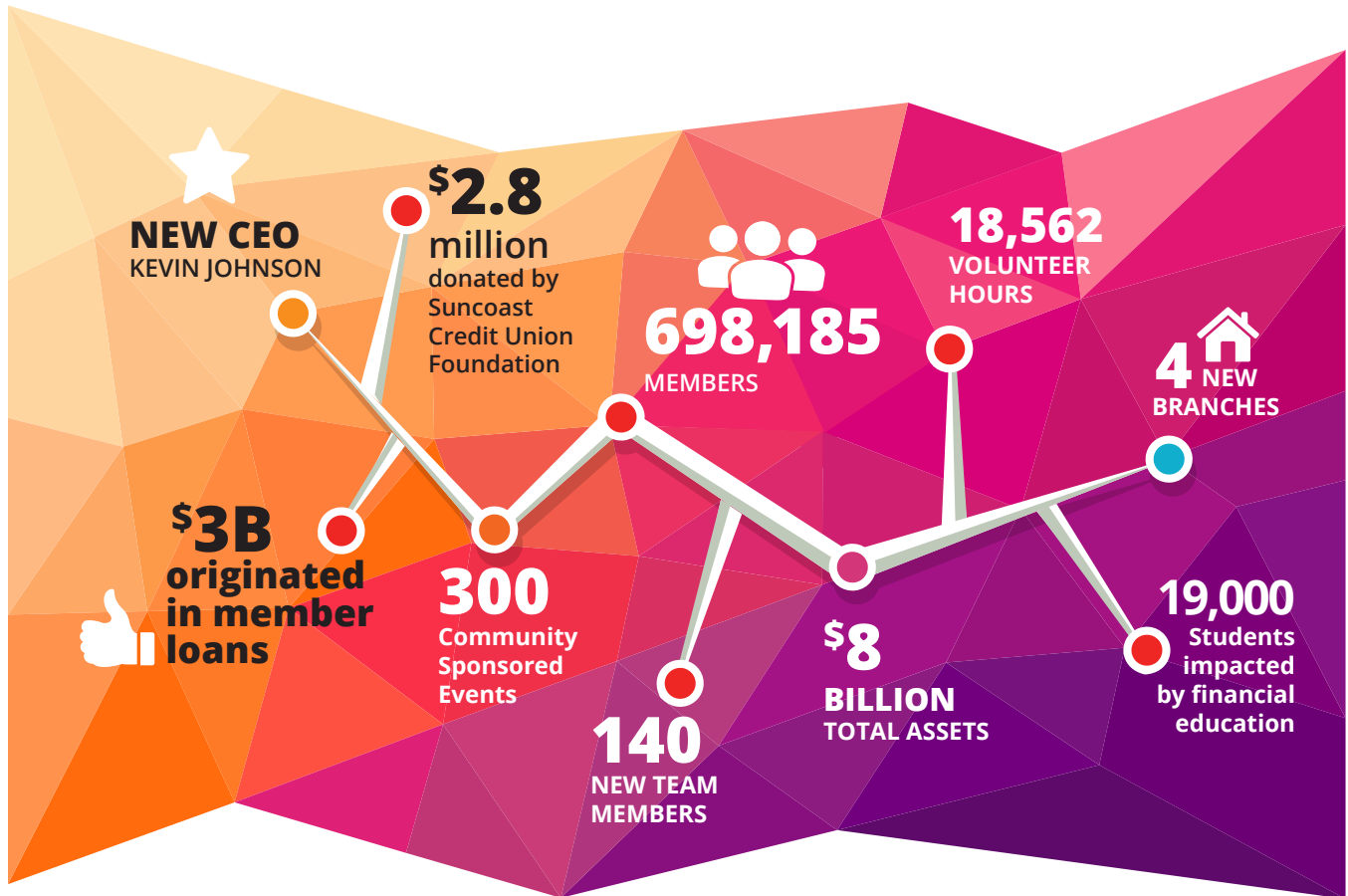


TABLE OF CONTENTS

HIGHLIGHTS	04
SUPERVISORY COMMITTEE	05
CHAIRMAN'S LETTER	06
BOARD OF DIRECTORS	08
GREETINGS FROM THE CEO	09
THE FINANCIALS	10
IMPROVING LIVES	18
MAKING A DIFFERENCE	20
SHOWING GROWTH	24
BRANCH LOCATIONS	27

THE HIGHLIGHTS





SUPERVISORY COMMITTEE

The credit union operates under the laws of the United States of America and is a state chartered financial institution, which is regulated the Office of Financial Regulation (OFR) for the State of Florida. Deposits are insured by the National Credit Union Administration (NCUA), an agency of the federal government. Examiners of both the OFR and NCUA make periodic examinations to ensure proper operation of the credit union.

The credit union's Board of Directors appoints a Supervisory Committee responsible for safeguarding the credit union's assets and protecting the interests of the members. In this capacity, we are pleased to present the 2016 report.

The committee engaged the certified public accounting firm of Moss Adams LLP to perform an independent audit. In the opinion of the auditors, the credit union's complete set of financial statements, which are not presented in the report, present fairly, in all material respects, the financial position of the credit union as of December 31, 2016 and the results of its operations and its cash flows for the year ended. Furthermore, the committee meets monthly and reviews the work performed by the Internal Audit Department in financial and operational areas of the credit union.

Based on the above activities, it is the unanimous opinion of the Supervisory Committee that Suncoast Credit Union is financially solid and is being operated safely and soundly.



Manuel Lopez
Chairman



ANDREA
FALVEY



VICTOR
ARIAS



MANUEL
LOPEZ



THE CHAIRMAN'S LETTER

Thank you from the Suncoast Board of Directors!

It's an honor to be Chairman of the Board of Directors at Suncoast Credit Union. Before I share all of our accomplishments from 2016, I want to say thank you. We truly love our members and our achievements couldn't happen without you.

In 2016, Suncoast began an initiative called "Bring Your Heart to Work." It is a simple reminder for Suncoast team members to use their passion for making a difference in every single thing they do. Our hearts went into everything we did this year, and it led to some wonderful results.

Since our members are at the heart of all we do, we worked to enhance member experience across the credit union. We want doing business with Suncoast to be as easy as possible. We understand that our members are busy, so we streamlined the mortgage process for faster turnaround and began offering extended hours using our interactive teller technology. Safety and security have always been our top priority, so we continue to upgrade and enhance our systems to meet our members' current needs.

Our devotion to improving the lives of our members led to growth across the entire credit union. Our hearts swell with pride when we see our reach expanding because every bit of growth means that we're able to provide excellent service to more people or help members' improve more areas of their lives.

We really wear our hearts on our sleeves when it comes to making a positive difference in our local communities. In 2016, Suncoast employees volunteered 18,562 hours outside of work, with a community impact valued at approximately \$437,320 according to the U.S. Bureau of Labor Statistics. From our 3rd annual Pay It Forward Day to our sponsorship of local events, we're so proud of our community impact. Last year we even introduced paid time off for volunteering in the community, encouraging employees to use these hours to mentor students, read in classrooms and support community activities that were most meaningful to them.

Education always has a special place in our hearts here at Suncoast. In 2016, we worked with local schools to teach financial literacy. We continued to help local students learn how to manage money at our student run branches and provided online learning for adult learners directly from our Suncoast website. Our partnerships with Florida SouthWestern State College (FSW) and Hillsborough Community College (HCC) continued to thrive. The Suncoast Credit Union Arena at FSW opened on their campus, while our “food truck” style mobile unit continues to provide money management courses to HCC students.

Our hearts were especially full when we became carbon neutral in 2016. We are committed to helping the environment and using 100% green energy is just part of our effort to make a difference in sustainability.

I would be remiss if I did not mention our gratitude to Tom Dorety, who served Suncoast since 1988, becoming our President/CEO in 1996 before retiring in October of 2016. Mr. Dorety was an asset to our credit union and our members, and we deeply

appreciate all of his hard work and leadership. Our new President and CEO, Kevin Johnson, will continue our tradition of providing excellent products and services that enhance our members’ lives and make Suncoast great.

Our board of directors, management team and entire staff thank you from the bottom of our hearts for being a part of the Suncoast family. We love being your credit union!

Sincerely,



Velia Pedrero
Chairman





BOARD OF DIRECTORS

VELIA
PEDRERO,
CHAIRMAN



ANTHONY D.
SATCHEL,
VICE CHAIRMAN



ZAMIR L. ODE,
TREASURER



DR. SUSAN C.
TURNER,
SECRETARY



DR. EARL W.
WHITLOCK,
DIRECTOR



PETER FLYNN,
DIRECTOR



JOUNICE L.
NEALY-BROWN,
DIRECTOR



GARY C.
GRESHAM,
DIRECTOR



MILDRED
HARVEY,
DIRECTOR



DR. MARC R.
JOHNSON,
DIRECTOR



BRIAN J.
FELDMAN,
DIRECTOR





GREETINGS FROM THE CEO



Please let me start by saying thank you for all of your warm wishes when I became the new President/CEO of Suncoast Credit Union!

I was lucky enough to work with and learn from Tom Dorety, our previous President/CEO who

retired in October of 2016. Mr. Dorety was a sincere and gracious leader with a passion for enriching the lives of our members, employees as well as the communities we serve. I'm thankful for all he accomplished during his tenure at Suncoast and wish him a happy and fulfilling retirement. His legacy will live on at Suncoast for many years to come.

On my first day as President/CEO, I reflected on all the things that we do well at Suncoast and my vision for the path ahead. We excel in connecting with the community and providing excellent service and tremendous value to our members. As an organization, I look forward to building on these strengths by making it easier for members to get the very best from us, whether that's in a service center, on the phone, online or through their mobile device.

To help make banking with us effortless for our members, we will continue to invest in technology and talent. Digital banking improvements will ensure that members can easily access our products and services in a way that's convenient for their lives.

Since Suncoast is already full of talented team members, we will continue to develop our employees to be even more effective at delivering the level of caring and personal service our members deserve. We will also focus on recruiting and hiring new talent that aligns with our vision, mission and culture.

Of course in all we do, we will continue to focus on being compliant with all regulatory and compliance standards to ensure Suncoast Credit Union remains a safe, secure and sound financial institution for generations to come.

Thank you for helping us make 2016 such a success! I recognize you have many options when it comes to banking and appreciate you choosing to call Suncoast Credit Union home. Thank you for being our member. I can't wait for all of the exciting things we will accomplish together this year.

Warm regards,



Kevin Johnson
President/CEO



THE FINANCIALS

“Suncoast continues to upgrade our technology to ease the effort for members



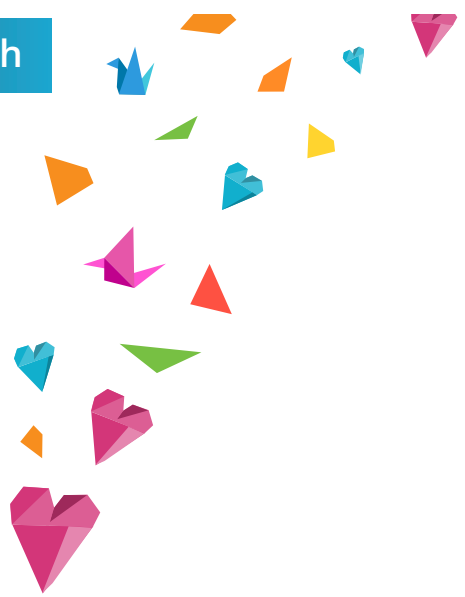
For the year ending December 31, 2016,

Suncoast Credit Union's growth pushed us toward record levels - \$8 billion in total assets and almost 700,000 total members! Higher deposits and loan demand were the primary reasons for the growth, as well as Suncoast's continued focus on providing value to our members by offering competitive loan and deposit rates and low fees on our other financial products.

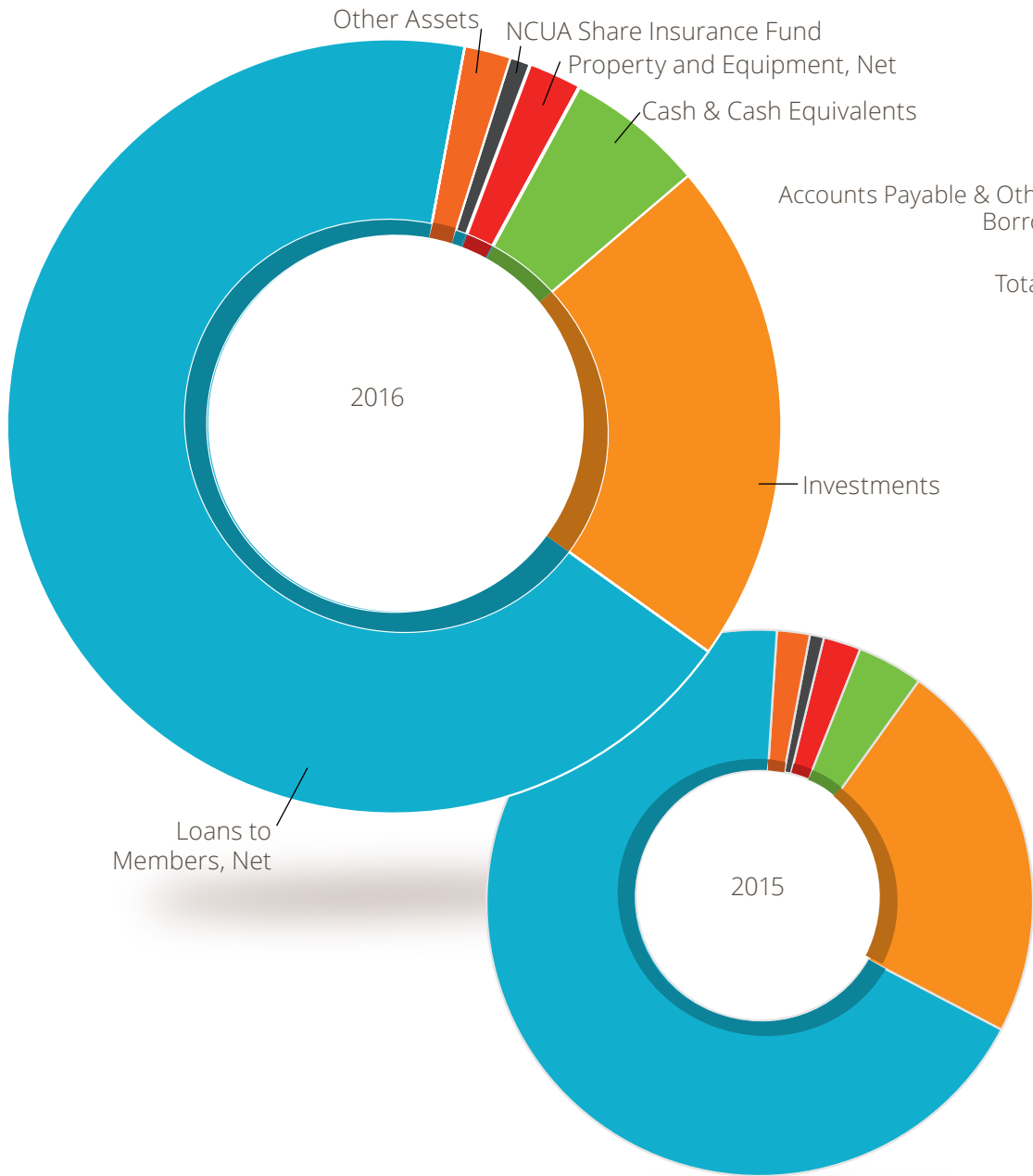
Auto lending has continued to lead the way for loan growth in 2016, fueled by the ongoing low rate environment for most of the year. However, this changed by the end of the year, as the Federal Reserve Bank raised their rates in response to improvements in the U.S. economy. We have seen other signs of an improved economy such as home prices throughout our market area show some of the most improved values in the state. Our support of the local communities we serve remains firm as we sponsor events and fund educational programs throughout our footprint.

Suncoast continues to upgrade our technology to ease the effort for members by providing direct delivery channels such as interactive tellers at select service centers and improved mobile and payment initiatives. The Suncoast Board of Directors, management and staff remain committed to expanding member value and maximizing efficiency in our operations to benefit all our members.

Five Year Member Growth



Asset Allocation



Liability Allocation

Accounts Payable & Other Liabilities

Borrowed Funds

Total Deposits



Where We Stand

As of December 31	2016*	2015
Shares & Deposits	\$7,008,881,534	\$5,992,017,345
Loans	\$5,573,374,430	\$4,834,035,411
Reserves	\$746,404,303	\$682,393,466
Assets	\$8,062,596,796	\$6,936,753,099
Members	698,185	640,487

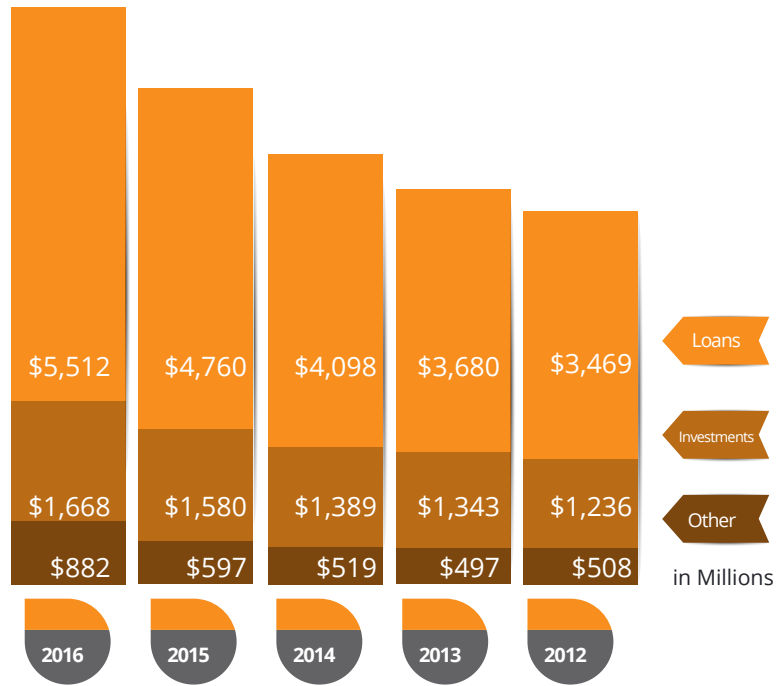
*Unaudited and Unconsolidated

Comparative Balance Sheet

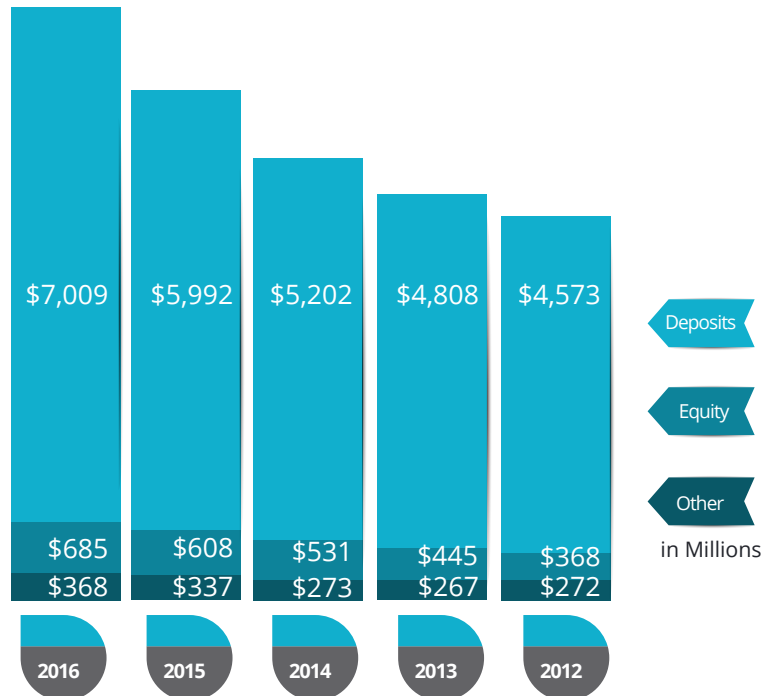
ASSETS	12/31/2016	12/31/2015
Cash and Cash Equivalents	\$486,924,831	\$302,199,704
Investments	1,668,400,774	1,580,191,176
Loans to Members	5,573,374,430	4,834,035,411
Allowance for Loan Losses	(60,930,923)	(74,201,290)
Loans to Members, Net	5,512,443,507	4,759,834,121
Property and Equipment, Net	122,632,526	109,433,941
Accrued Income	18,251,246	16,565,665
NCUA Share Insurance Fund	63,895,599	55,433,378
Other Assets	190,048,313	113,095,114
TOTAL ASSETS	\$8,062,596,796	\$6,936,753,099
LIABILITIES		
Total Deposits	\$7,008,881,534	\$5,992,017,345
Borrowed Funds	252,009,814	201,962,311
Accounts Payable & Other Liabilities	116,232,068	134,581,268
TOTAL LIABILITIES	\$7,377,123,416	\$6,328,560,924
MEMBERS' EQUITY		
Accumulated Other Comprehensive Loss	\$(2,495,423)	\$(19,225,259)
Regular Reserve & Undivided Earnings	687,968,803	627,417,434
TOTAL MEMBERS' EQUITY	\$685,473,380	\$608,192,175
TOTAL LIABILITIES AND MEMBERS' EQUITY	\$8,062,596,796	\$6,936,753,099

Five Year Overview

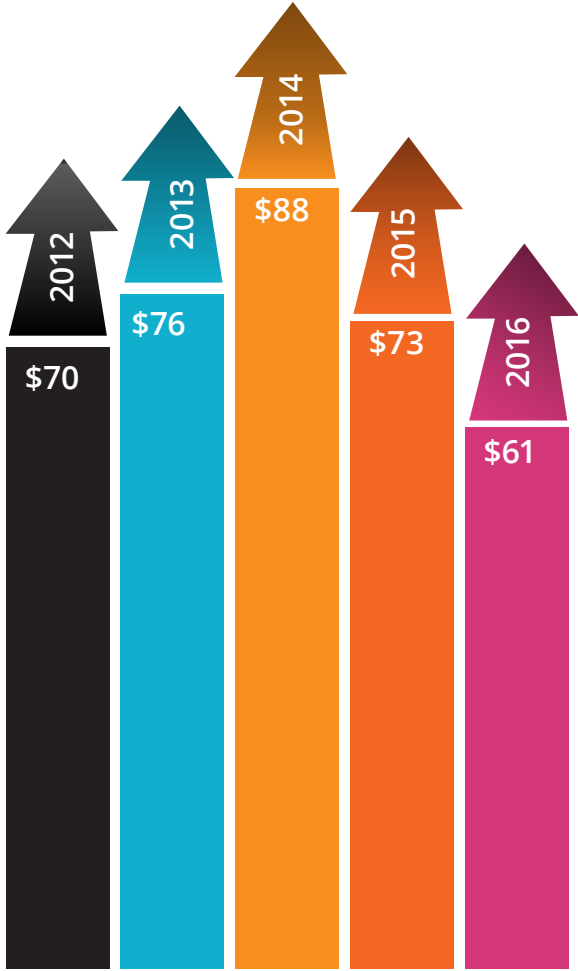
ASSET ALLOCATION



LIABILITY & MEMBERS' EQUITY ALLOCATION



Transfer To Reserves



in Millions

Statement Of Operations

<u>INTEREST INCOME</u>	<u>2016</u>	<u>2015</u>
Interest on Loans	\$213,305,181	\$192,222,076
Interest on Investments	17,595,436	12,648,356
TOTAL INTEREST INCOME	\$230,900,617	\$204,870,432
<u>INTEREST EXPENSE</u>		
Dividends to Members	\$52,873,007	\$40,109,966
Cost of Borrowed Funds	8,559,495	8,175,018
TOTAL INTEREST EXPENSE	\$61,432,502	\$48,284,984
Net Interest Income	\$169,468,115	\$156,585,448
Provision for Loan Losses	21,000,000	2,000,000
Net Interest Income after Provision for Loan Losses	\$148,468,115	\$154,585,448
TOTAL SERVICE INCOME	\$110,363,271	\$96,496,249
TOTAL OPERATING EXPENSE	(198,265,873)	(177,711,960)
INCOME FROM OPERATIONS	\$60,565,513	\$73,369,737
Non-Operating Losses	\$(14,144)	\$(389,464)
TRANSFER TO RESERVES	\$60,551,369	\$72,980,273



A YEAR OF POSITIVE GROWTH

Improving our members' lives is always our mission at Suncoast. We help our members by offering valuable, cost-saving products and services. We help our communities through the Suncoast Credit Union Foundation and supporting worthwhile local causes. We even help our planet through our commitment to environmental efforts.

We bring our hearts to work to help make a difference in any way we can. Then we channel our passion into providing better service to you.

WE MAKE BANKING EASIER

Suncoast understands that our members' finances impact every area of their lives. That's why we provide the products and services members need to make banking easier. Here are some of the ways we improved members' lives in 2016.

Faster Consumer Loan

We know when members need a consumer loan, they want to have access to the funds as soon as possible. So in 2016 we enhanced our consumer loan origination system to make the process more efficient from start to finish. We added electronic signature capabilities, added the consumer loan application to our SunMobile app and modified our processes to achieve faster funding. So members get the same quality service with faster results.

Streamlined Mortgage Processing

When members are going through the mortgage process, we understand that they want to complete it as quickly as possible. To help our members get into their new homes in a timely manner, we've improved our entire mortgage process – from decisions to processing to closing. As a result, decisions are made faster, processing is more efficient and closing takes less time. We accomplished this by virtually eliminating paper mortgage files, redesigning the entire loan origination workflow and the department structure and adding new mortgage team members. Members are already reaping the benefits from these changes!

Enhanced Mobile and Online Banking

We realize that some of our members prefer to skip the trip to a branch and get their banking done digitally with SunNet Online Banking or the SunMobile app. That's why we enhanced our mobile and online banking in a number of ways in 2016.

Your needs are important to us, so we added new features to online and mobile Bill Pay based on member feedback. We also launched a mobile loan application feature so members can fully apply for a consumer loan through the SunMobile app.

To help keep members informed on what's going on with their finances, we added push notifications. This allows members to get alerts on their phone for information like when a credit card is within a certain balance or when a direct deposit has been received. We also implemented a streamlined process to allow members to dispute transactions online and through the mobile app. This makes it easier for them to get the help they need with less of a wait and no trip to a branch.

Extended Teller Hours with ITM Technology

Our interactive teller technology is designed to make our members lives easier. The ITMs provide more efficient service, eliminate the need for deposit slips and offer extended hours for teller services in select locations. Members can access a teller from our walk-up, drive thru and front entrance ITMs between 7 a.m.–8 p.m. Monday through Friday and 8 a.m.–1 p.m. Saturdays.

These longer hours help members fit banking into their busy lives. We will continue to unveil our ITMs at new and existing branches in the years to come.

“We bring our  to work to help make a difference in any way we can. Then we channel our passion into providing better service to you.”



Increased Security of Accounts and Data

The safety of your accounts is always our top priority at Suncoast. That means we stay informed about the latest threats and the best ways to prevent them. In 2016, we enhanced the safety and security of our members' accounts and data.

In keeping with best practices in the security field, we enabled the ability for members to use new, complex passwords for online and mobile access. We also successfully implemented a new, more advanced multi-factor authentication platform for SunNet Online Banking and the SunMobile app and enabled biometric or fingerprint authentication for SunMobile. These enhancements increase online security through true device recognition and improved authentication methods.



At Suncoast, we know that every person is capable of making a positive difference. Our organization prides itself on giving back to our local communities through philanthropic and educational efforts. We're also committed to being environmentally responsible members of the community through our green initiatives.

Our entire Suncoast team is passionate about helping others and making the world a better place. Not only did we bring our hearts to work in 2016, but we also brought our hearts to the communities we serve!

In Our Communities

It was a phenomenal year for positively impacting our local communities. Suncoast was the title or presenting sponsor of 32 events in 13 different counties in 2016. Title sponsorships allow us to do good in the community while bringing name recognition to Suncoast.

Some of our new title sponsorships included the Suncoast Credit Union Dragon Boat Festival in Port Charlotte, the Suncoast Credit Union Art Under 20 at Art Fest in Lee County and the Suncoast Florida Manatee Festival in Citrus County.

We also continued our partnerships with the Suncoast Credit Union Gasparilla International Film Festival and Suncoast Credit Union Reading with the Rays, a program with the Tampa Bay Rays that keeps kids reading all summer long.

In 2016, we had more than 37,000 participants in the Reading with the Rays program from nine of the counties we serve. That's more than 150,000 total hours of reading in one summer! Two tickets to a Rays game was the grand prize for students who read 24 hours during the program. More than 7,600 fans were able to experience a Rays game for free thanks to the reading program.

Overall, Suncoast sponsored nearly 300 events in 2016 across all of the counties we serve. This includes 20 American Cancer Society Relay for Life events in 16 counties.

Since Suncoast promotes the credit union philosophy of "people helping people," we encourage our employees to volunteer in the community. We introduced paid time off for volunteering in 2016. Suncoast employees were compensated eight hours of paid time off to go out in the community and volunteer in a meaningful way. But our employees didn't stop there! In 2016, Suncoast employees volunteered for 18,562 hours. This equates to a value of about \$437,320 in community impact.

Making A Difference



The total volunteer hours include our 3rd annual Pay It Forward Day, where 950 employees, friends and family members volunteered one full day to benefit more than 46 organizations!

To further help our community, Suncoast established a Senior Advisory Board in 2016 to provide seniors, caregivers and advocates educational resources and tools to prevent financial exploitation. The 12 members of the advisory board provide ongoing knowledge and influence so we can continue to identify ways to help seniors in our communities.

In Students' Lives

Suncoast Credit Union was founded in 1934, when a handful of local educators formed Hillsborough County Teachers Credit Union. Though we have evolved over time, our commitment to students and education has never wavered.

Our Youth Outreach team provides financial education to students from three years old all the way to college-aged young adults. They achieve this through student run branches, collegiate partnerships and school and community outreach efforts.

From visiting schools and field trips to participating in Youth Month and the Great American Teach In, we were able to impact more than 19,000 students in 2016. Through our Academy of Finance (AOF) summer internship, we were able to bring in 13 high school interns from four Hillsborough County AOF schools for a six-week paid program at our corporate office.

We know that money management is an important life skill, so we offer a free financial literacy courses in the classroom and online. We sponsor financial education programs in 90 elementary and high schools, with content designed around their specific ages. Adult learners can also enroll in mPower for free through our Suncoast website.

In 2016, we continued our tradition of teaching students about money through our student run branches. We have 34 student run branches in elementary, middle and high schools across eight counties. These branches operate weekly or bi-weekly and encourage savings through project-based learning and student engagement.

Our collegiate outreach in 2016 brought us to Hillsborough Community College, Florida SouthWestern

Making A Difference

“ Though we have evolved over time, our **commitment to students and education** has never wavered.



State College, Pasco-Hernando State College, St. Petersburg College and Florida Gulf Coast University. We hosted in-class presentations and leadership retreats, participated in All College Day and more!

Our “food truck-style” mobile unit visits Hillsborough Community College each week to provide students with a go-to financial center on campus. At Florida SouthWestern State College (FSW), we hosted a financial literacy essay contest in 2016 to give students the opportunity to showcase what they’ve learned.

Our partnership with FSW had another exciting milestone in 2016 with the grand opening of the Suncoast Credit Union Arena on their campus!

Another way that we impacted the lives of local students in 2016 was through the Suncoast Credit Union Foundation, our 501(c)(3) non-profit organization. Every time one of our members uses their Suncoast Rewards Visa Debit or Credit Card, Suncoast donates two cents to the Suncoast Credit Union Foundation.

These funds were put to good use in 2016, supporting initiatives related to the education, health and emotional well-being of children in our communities.

For example, we provided a \$10,000 grant to Champions for Children for the Kids on the Block program to teach kids to recognize inappropriate, harmful behavior and to seek help. Kids on the Block is a troupe of educational puppeteers who perform personal safety awareness shows about bullies, school safety and child abuse prevention for Hillsborough County public and private elementary school students.

We also supported the 3rd Annual TechKnow Robotics Camp for students from Hardee and surrounding counties. The students learned essential science, technology, engineering and math (STEM) skills while having fun building and programming robots.

Since STEM skills are so essential for the future, we also supported Growing STEM Innovators, a project for fifth and sixth graders. Students investigated non-traditional farming techniques such as Aquaponics

Making A Difference

“ In 2016,
Suncoast became
carbon neutral.

and Hydroponics using goldfish waste. Students were excited about science as they discovered the value of problem solving and applying STEM concepts to their project.

The Suncoast Credit Union Foundation also provided more than \$200,000 in scholarships in 2016. Our scholarship program reaches students across the 21 counties we serve and includes scholarship money to both the United Negro College Fund and first generation students at Florida Gulf Coast University, Florida Southwestern State College and Pasco Hernando State College.

Our foundation also is proud to support Take Stock in Children in all of the 21 counties we serve.

In the Environment

As much as we love giving back on a local scale, we also think it's important to do our part for the world at large. Suncoast is deeply committed to environmental efforts, with the goal of becoming more environmentally responsible members of the community.

So in 2016, Suncoast became carbon neutral. We partnered with the Okeelanta Cogeneration Facility and Indian River County Landfill projects across Florida to offset the 10,677 MWh of electricity and the 7,368 metric tons of greenhouse gas emissions that we produced in 2015.

Suncoast is proud to be the second business in Florida and the seventh financial institution in the country to choose 100% green energy. We now have seven energy efficient service centers and nine service centers that are solar powered.

We also continued our partnership with the Arbor Day Foundation. As part of our partnership, we donate \$1 for each member who chooses electronic paperless statements instead of paper statements. In 2016, more than 177,081 tree saplings were planted in the Seminole State Forest, Blackwater State Forest and Goethe State Forest thanks to this program.

Being involved in the green community keeps us up to date on local environmental needs. Suncoast maintained a silver membership of the Tampa Bay Clean Cities Coalition in 2016. We also joined the Sustany Foundation which promotes sustainability in the Tampa Bay area.

Our team members even presented at the May 2016 Better Building Challenge Summit in Washington D.C. on the topic of net zero buildings.

Suncoast hosts an internal Green Team to brainstorm news ideas for our sustainability efforts. We also brought our sustainable efforts to our members in 2016, hosting free Shred Days throughout the year. Members were able to shred personal documents to help protect their personal data, and then the shredded material was recycled to create new paper products.



SHOWING GROWTH

At Suncoast, we love to help make our members' lives easier. That's why we're so excited about the growth we experienced across the entire credit union in 2016. Growth means more members served and more lives changed for the better. We love that!

EXPANDED SERVICE CENTER OPTIONS

It's always a joy when someone asks us "When will you open a branch near me?" New locations allow us to help more people, so we were excited to open four new service centers in 2016: Wiregrass in Pasco County, Sebring in Highlands County, and College Parkway and Riverdale in Lee County.

Suncoast also had a 10% growth in membership in 2016. By the end of the year we had almost 700,000 members. We're the largest credit union headquartered in Florida and one of the largest in the country. It's an honor to be able to help so many people every day!

As we grow, we're always looking for ways to make banking easier and more efficient for our members. We unveiled our interactive teller (ITM) technology in 2016 and will continue to roll out this innovation in the coming years.

Each new branch that we opened last year was built with the new service technology, while six existing service center lobbies in Pinellas and Hillsborough counties were converted to feature ITMs. We also

installed walk-up ITMs for added convenience and accessibility.

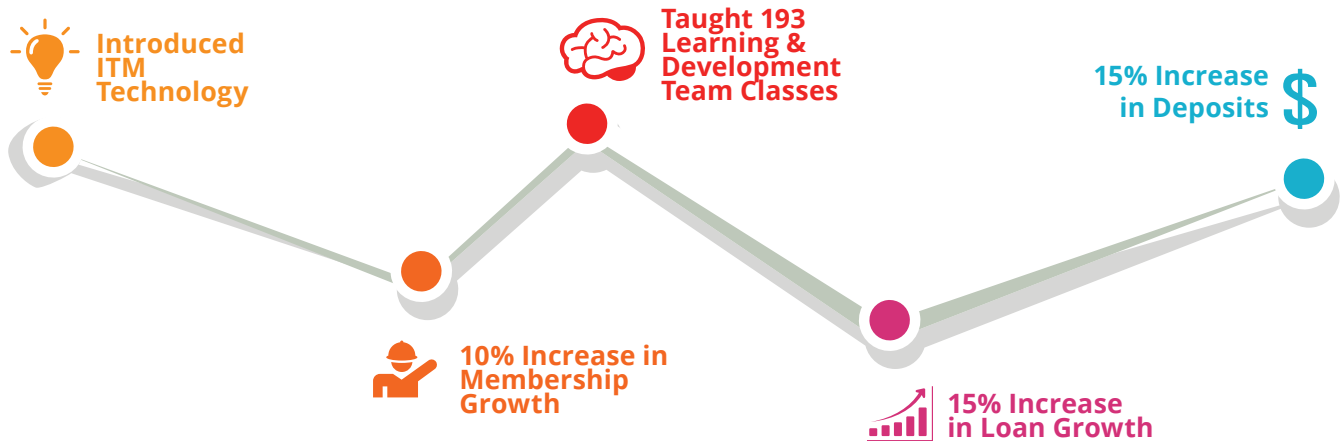
We're excited to continue to expand our ITMs this year, especially with the added benefit of extended teller hours that provide early morning, late evening and Saturday service at the walk-up ITMs and drive-thru ITMs!

Growth Across Suncoast

At Suncoast, we are committed to offering the best products and services to our members. When members take advantage of our low rates and comprehensive services, it leads to further growth of the credit union. And of course, we use that growth to offer our members even more. It's a beautiful cycle!

In 2016, we saw growth across the credit union. Deposits grew by 15% thanks to our excellent dividend rates and expanded field of membership. We exceeded our expectations in loan growth. Loan balances grew by 15%, and we granted more than \$3 billion in loans to members in 2016.

Showing Growth



Our Members Insurance Center (MIC) also had a year of positive growth, continuing to offer homeowner's, flood and auto insurance.

Suncoast Trust & Investment Services (STIS) also had a very successful year, growing by 6% from the previous year. We're pleased to be able to offer our members retirement, investment and wealth management services, including unique retirement services for school employees. The strength of the programs enable us to help more members achieve their financial dreams.

Proudly Helping Businesses Grow

At Suncoast, we love helping business owners reach their goals and realize their dreams. In 2016, we saw growth across our business services.

Our business checking accounts increased by 24% and our overall business deposits total just under \$120 million. It was incredible to help so many business owners get the funds they needed in 2016, with over \$13 million in new business loans.

Suncoast is proud to partner with the U.S. Small Business Administration (SBA). This partnership provides access to SBA loans for our small business owners. In 2016, we originated three SBA loans, tallying more than \$1.3 million.

Team Growth

Suncoast believes in hiring the very best. Having the most skillful team allows us to provide our members with expertise and better service.

Our talent pool grew in 2016, with 140 new team members joining Suncoast. We added eight new departments in our organization and created new opportunities for growth within our ITM teller operations.

Aside from hiring talented people, we also believe in continual professional development with our existing team members. That's why we have a stellar Learning and Development team to help our employees stay on the top of their fields.

Showing Growth

“Suncoast believes in hiring the very best. Having the most skillful team allows us to provide our members with expertise and better service.”



Our Learning and Development team hosted a total of 193 classes in 2016, teaching 1,588 Suncoast team members. Our beautiful new training center in Fort Myers enables us to more efficiently train our growing employment base in Charlotte, Lee and Collier counties. We now have four training facilities across Florida!

In 2016 we also introduced some exciting new programs. We began a shadowing program called the CU360 Initiative. It was designed to improve our communication across departments, help employees develop new skills and to develop a deeper knowledge and understanding of other roles and functions within the credit union. Employees can spend a day shadowing a different department, and then they write up what they've learned. In 2016, 417 employees participated in the CU360 Initiative.

Our Leadership Excellence Achievement Program (LEAP) is a two-year leadership development program geared towards cultivating management and leadership talent within the credit union. The program seeks to further develop the attributes necessary for leadership through experiential and classroom learning. In 2016, 14 members of the first class of LEAP graduated and the new class had 29 team members begin the program.

We are determined to further develop our team members to deliver the best possible member service.



BRANCH LOCATIONS

Corporate Headquarters

Main Office

6801 East Hillsborough Avenue
Tampa, FL 33610

Charlotte County

Charlotte Harbor
23141 Harborview Road
Port Charlotte, FL 33980

Port Charlotte
19501 Cochran Boulevard
Port Charlotte, FL 33948

Punta Gorda
2310 Tamiami Trail
Punta Gorda, FL 33950

Citrus County

Crystal River
517 NE 5th Street
Crystal River, FL 34429

Inverness
2367 East Gulf to Lake Highway
Inverness, FL 34453

Collier County

Golden Gate
7465 Vanderbilt Beach Road
Naples, FL 34119

Immokalee
1243 15th Street
Immokalee, FL 34142

Naples
2728 Horseshoe Drive North
Naples, FL 34104

North Naples
1035 Crosspointe Drive
Naples, FL 34110

South Naples
8793 Tamiami Trail East
Naples, FL 34113

DeSoto County

Arcadia
1711 East Oak Street
Arcadia, FL 34266

Hardee County

Wauchula
1451 U.S. Highway 17 North
Wauchula, FL 33873

Hendry County

LaBelle
85 South Lee Street
LaBelle, FL 33935

Hernando County

Brooksville
18915 Cortez Boulevard
Brooksville, FL 34601

Spring Hill
4176 Mariner Boulevard
Spring Hill, FL 34609

West Hernando
3037 Commercial Way (U.S.19)
Spring Hill, FL 34606

Highlands County

Sebring
6505 U.S. Highway 27
Sebring FL 38870

Hillsborough County

Big Bend
13141 U.S. Highway 301 South
Riverview, FL 33578

Brandon
1370 Oakfield Drive
Brandon, FL 33511

Citrus Park
8542 Gunn Highway
Odessa, FL 33556

East Tampa Community
1920 East Hillsborough Avenue
Tampa, FL 33610

Fletcher
950 West Fletcher Avenue
Tampa, FL 33612

Hillsborough Avenue
6804 East Hillsborough Avenue
Tampa, FL 33610

New Tampa
17505 North Palms Village
Tampa, FL 33647

Plant City
1905 South Alexander Street
Plant City, FL 33566

Riverview
10405 Gibsonton Drive
Riverview, FL 33578

Ruskin
SunPoint Shopping Center
3044 College Avenue East
Ruskin, FL 33570

Seffner
901 West Dr. Martin
Luther King Jr. Boulevard
Seffner, FL 33584

South Tampa
2502 South Manhattan Avenue
Tampa, FL 33629

Town 'n Country
8201 West Waters Avenue
Tampa, FL 33615

Valrico
3234 South Miller Road
Valrico, FL 33596

West Tampa
3300 North Armenia Avenue
Tampa, FL 33607

[Lee County](#)
Bonita Springs
25183 Chamber of Commerce Drive
Bonita Springs, FL 34135

Cape Coral - Del Prado
5 Del Prado Boulevard South
Cape Coral, FL 33990

Cape Coral - Santa Barbara
2325 Santa Barbara Boulevard
Cape Coral, FL 33991

College Parkway
9131 College Parkway
Suite 135-140
Fort Myers, FL 33919

East Fort Myers
4491 Underwood Drive
Fort Myers, FL 33905

Fort Myers - Daniels Parkway
6810 Shoppes at Plantation Drive
Fort Myers, FL 33912

Fort Myers - Matthew Drive
1533 Matthew Drive
Fort Myers, FL 33907

Lee Boulevard
5705 Lee Boulevard #7
Lehigh Acres, FL 33971

Lehigh Acres
226 Beth Stacey Boulevard
Lehigh, FL 33936

North Fort Myers
565 Pine Island Road
Fort Myers, FL 33903

Riverdale
14201 Palm Beach Boulevard
Fort Myers, FL 33905

San Carlos
18011 South Tamiami Trail
Fort Myers, FL 33908

SW Cape Coral
1730 Cape Coral Parkway West
Cape Coral, FL 33914

Treeline
Shoppes at Pelican Preserve
10580 Colonial Boulevard
Fort Myers, FL 33913

NEW LOCATIONS

Levy County

Chiefland
Suwanee Plaza
2153 NW 11th Drive
Chiefland, FL 32626

Manatee County

Bradenton
2615 57th Avenue West
Bradenton, FL 34207

East Bradenton
8700 East State Road 70
Bradenton, FL 34202

West Bradenton
6367 Manatee Avenue West
Bradenton, FL 34209

Pasco County

Dade City
12510 South Highway 301
Dade City, FL 33525

Holiday
3422 U.S. Highway 19
Holiday, FL 34691

Land O Lakes
1837 Collier Parkway
Lutz, FL 33549

Port Richey
7225 Ridge Road
Port Richey, FL 34668

Wiregrass
27213 State Road 56
Wesley Chapel, FL 33544

Zephyrhills Service Center
32745 Eiland Boulevard
Zephyrhills, FL 33545

Pinellas County

Countryside
26232 U.S. Highway 19 North
Clearwater, FL 33761

South St. Petersburg
2120 - 34th Street South
St. Petersburg, FL 33711

St. Petersburg Satellite
12003 - 28th Street North
St. Petersburg, FL 33716

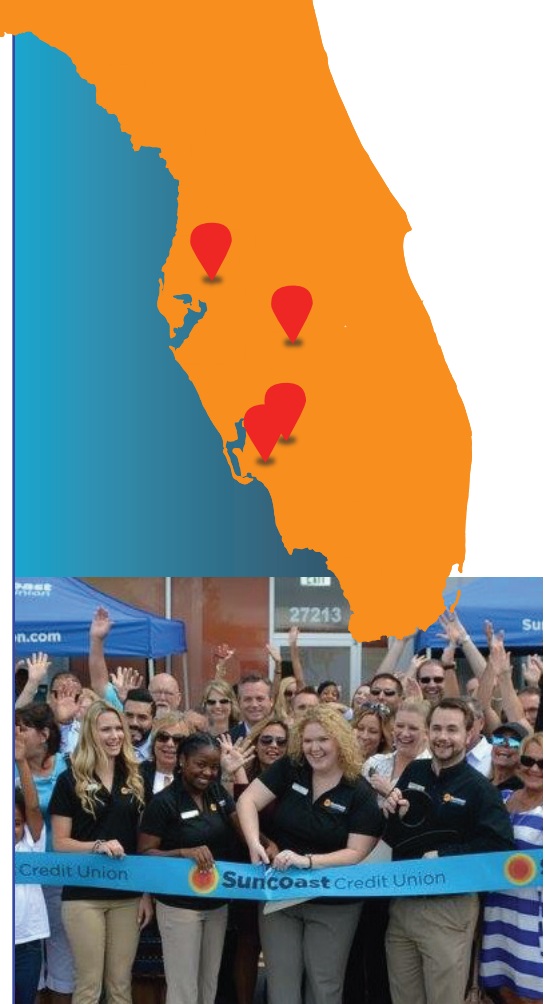
Sarasota County

Bee Ridge
4402 Bee Ridge Road
Sarasota, FL 34233

North Port
4451 Aidan Lane Suite 100
North Port, FL 34287

Sumter County

Bushnell
217 West Belt Avenue
Bushnell, FL 33513



4 Locations Opened in 2016

- Wiregrass
- College Parkway
- Sebring
- Riverdale



“Our entire Suncoast team is passionate about helping others and making the world a better place. Not only did we bring our hearts to work in 2016, but **we also brought our hearts to the communities we serve!**”



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