

*Every Member Has
a Story...*

2012
ANNUAL REPORT



Suncoast Schools Federal Credit Union

WHERE SMART PEOPLE KEEP THEIR MONEY.

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IMPROVING
LIVES





Suncoast Mission Statement

To improve the quality of our members' lives by maintaining a strong, secure and innovative credit union that builds trust, shows respect and maximizes efficiency.



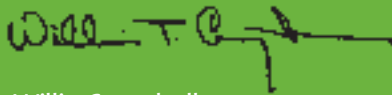
Supervisory Committee

The Credit Union operates under the laws of the United States of America and is regulated by the National Credit Union Administration (NCUA), an agency of the federal government. Examiners of the 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 2012 report.

The Committee engaged the certified public accounting firm of Hutto & Carver, P.A., 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 this report, present fairly, in all material respects, the financial position of the Credit Union as of December 31, 2012, 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 Schools Federal Credit Union is financially solid and is being operated safely and soundly.

A handwritten signature in black ink, appearing to read "Willie Campbell", with a long horizontal line extending to the right and a vertical line extending downwards from the end of that line.

Willie Campbell
Chairman

2012 Supervisory Committee



Willie T. Campbell
Chairman



Zamir L. Ode
Committee Member



Peter Flynn
Committee Member

2012 Board of Directors



Joseph T. Trumbach
Chairman

Velia C. Pedrero
Vice Chairman

Darrell E. Adkins
Secretary

Mildred Harvey
Treasurer

Annette B. Barwick
Board Member

Anthony D. Satchel
Board Member

2012 Board of Directors



Dr. Susan Turner
Board Member



Dr. Gary L. Huskey
Board Member



Thomas J. Dessy
Board Member



Patricia K. Marsh
Board Member



Dr. Earl W. Whitlock
Board Member

Chairman's Message



I thank you in advance for taking your time to review the Suncoast Schools Federal Credit Union 2012 Annual Report. This year has been a triumphant one for our financial institution and I am thankful for all who helped contribute to the positive news we will share.

In 2012, Suncoast saw solid and incremental growth in some very important categories. Our assets at the end of 2012 totaled \$5.2 billion, a near 6% increase for the year. Additionally, we made a conscious attempt, in spite of the challenging economic conditions, to solidify the connection with our community as we continued to provide personal and attentive service to those we serve in our 15 counties. Our goal was to ensure that we were a high touch, service oriented and problem-solving resource for our members and prospective members.

Despite the economic turmoil caused by the Great Recession, Suncoast has experienced a \$100 million turnaround of our bottom line in the past two years. Our net loss of \$30 million in

2010 is now a memory with a net income of \$70 million in 2012. We also improved our net worth ratio to 7.51%, which is considered as *well capitalized* by the National Credit Union Association (NCUA).

Continuing to take advantage of the very public consumer conversation and rejection of banking fees, we seized the opportunity to tell our story. Member checking accounts grew over 8% and our operations team worked tirelessly to help members make the switch to our credit union. This growth has energized Suncoast and we believe members across the communities we serve will benefit in the near and long term.

It is important and critical to note that we also exceeded our goals for new mortgage origination by 18%. As Florida led the national news with the mortgage crisis, it is a welcome sign that housing is making positive strides and that Suncoast is part of the solution for member needs. We saw the largest percentage of growth in Hillsborough County with Lee County not far behind.

Mobile access is fast becoming a consumer mandate. Updates to our mobile app have provided members with convenient technological solutions to optimize their financial management experience. In 2012,

67,732 members used the iPhone and Android app, an 84% increase over 2011.

Perhaps the most defining and obvious sign of our growth this year was the opening of three new branch locations in West Tampa, Chiefland and Charlotte Harbor. On pages 18 through 29, you will read stories of the impact new Suncoast branches have made in our communities.

Like all contemporary organizations, we believe it is important and necessary to use the new tools of communication -- we did that successfully using Facebook. Judging by the numbers, it worked well for us, helping establish an important online dialogue and trust between Suncoast and those we serve. With a focus on fan growth and member engagement, we increased our Facebook page likes by 14,340 in 12 months and increased our engagement rate (how well our fans interacted with our content) per post by 17 percent.

Our Suncoast Schools Federal Credit Union Foundation changed names but continued to impact our community in the form of scholarships, education and child health-related sponsorships and programs. We realize that particularly during challenging economic times, education and child serving organizations are often the hardest hit. We were pleased to continue our funding

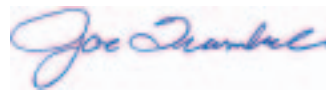
at no cost to members and with Suncoast employees absorbing all administrative cost.

The future looks stable and positive, and we will continue to be nimble in our approach to technology, products and services that align with our mission to improve the lives of our members.

None of this progress would be possible without the focused, diligent and confident attention provided by our team members. We asked for help and were met with resounding cooperation and collaboration. For this, we offer our significant congratulations, praise and admiration.

On behalf of the Board of Directors, management and staff of Suncoast Schools Federal Credit Union, we present to you the 2012 Annual Report.

Sincerely,



Joseph T. Trumbach
Chairman

Money Savvy Youth

Being smart about money equates to being smart about life. We are proud to continue making financial education a priority and are instrumental in the financial literacy of our youth members.

In 2012, Suncoast opened four new middle and elementary school branches in Hillsborough, Citrus and Collier County and restructured and reopened a high school branch in Hillsborough County.

More than 400 students throughout our four new elementary and middle school branches saved more than \$20,000 during the fall of 2012. We attribute these numbers to financial literacy efforts and are seeing similar results throughout the 30 student-run branches that Suncoast sustains.

Money-Saving Habits & the Value of Cash

Students learned the value of a dollar this year through short term, long term and emergency savings exercises. Whether money was a gift or allowance, students were taught how to save a percentage of all money received or earned.

For example, Pine Ridge Middle School students were taught financial literacy and money-saving habits through real-life exercises. In just four months, 90 students opened accounts at the student-run branch and collectively saved \$8,000!

Tasting the Real World with Mad City Money

In 2012, students from seven high school and middle schools participated in Mad City Money, a hands-on simulation program that provides students with a taste of the real world. From paying rent and furnishing an apartment, to transportation expenses and, in some cases, childcare, students from Pasco High School, Sunlake High School, Pepin Academy, South Fort Myers High School, Central High School, Terrace Community Middle School and K-8 Explorer assumed the roles of adults in this futuristic program.

MONEY SAVING HABITS



Money Savvy Youth (continued)

Changing the Education Landscape with Technology

Technology has expanded the way students learn. To help them, Suncoast offered technology-based incentive programs throughout our student-run branches. All middle, elementary and high school branches offered students both academic achievement and participation reward programs. Students who started a savings account and students making deposits into their existing account went into drawings for a chance to win Kindle Fires.

Shaping the Professional Lives of Teens through Academy of Finance

Every summer, approximately eight high-school students intern at Suncoast offices to work hands on in the membership, marketing, loss mitigation, facilities, accounting, risk management, card services, loans, members insurance, mortgage lending and information technology departments. Instead of relaxing by the pool this past summer, our dedicated interns learned leadership skills, considered career choices, networked and gained experience in each department.

Besides day-to-day administrative tasks, interns were responsible for installing PCs in the main campus, assisted in loan processing, scanned loan documents and fulfilled mail requests. Interns looked forward to weekly visits by guest speakers and professionals from the Tampa Bay area who spoke to them about the importance of professionalism, values and integrity, dedication, positive attitude, the importance of adaptability and application of their internship in the real world.

Meeting Them Where They Are

Approximately 90% of 13 to 17 year olds use social media, so we made it a goal to meet them where they are. With a focus on targeting and connecting with youth on social media, we increased our Facebook impressions (the number of times a Facebook post is displayed on a Facebook fan's personal page) from 1,007 impressions in 2011 for 13 to 17 year olds, to 51,800 impressions in 2012.

LESSONS FOR
LIFE



Alexis, from Gateway Elementary School in Fort Myers, happy as can be as the winner of a new Kindle Fire!

Happy

I would like to thank Suncoast for making my dream come true & making it extremely affordable!
-- Kenny Coffey

This is truly a blessing, we never thought we would win. Thank you to Darlene Johnson & all of the people at Suncoast. YIPPEE!!!
-- The Grahams

The customer service provided by Wendy Yeo & Amy has been superb at the Ruskin office! They definitely know how to provide that "WOW" experience. Because of them, Suncoast has gotten mine and my son's business. -- Luis Miguel Hernandez Sanchez

Thank you, Suncoast for sending my daughter her prize for entering the Super Hero contest. She was happy to receive her gift. You guys, rock!
-- Johana Ramponneau-Wright

I wish I had known about Suncoast years ago, it would have saved me a lot of headaches.
-- Shirlee Blesslouis

Members Shared the Love on Facebook!

Love



They like us, **they really like us!**

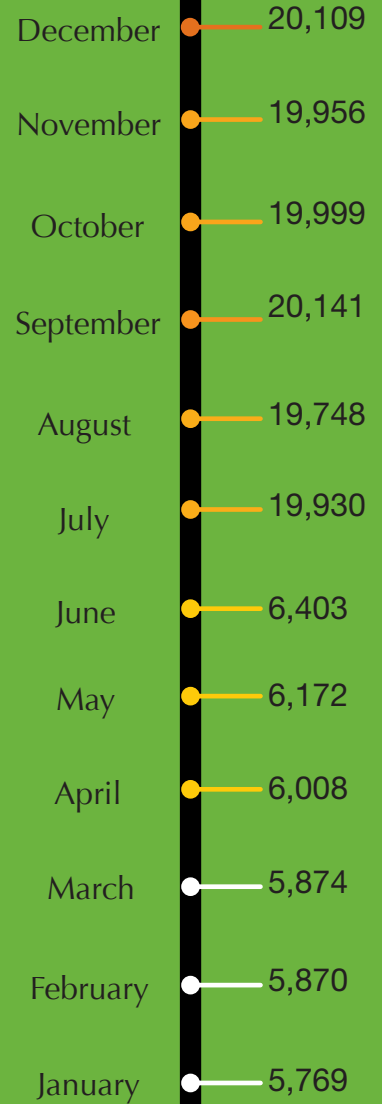
2012 at a glance on Facebook

4,900,000,000

Facebook page impressions

Impressions measure the number of times a Suncoast Facebook post was displayed in 2012.

LIKES BY MONTH



Suncoast Schools Federal Credit Union
 LIKED · September 20, 2012 · 45

We just got a whole lot closer to our Levy County members with our new branch in Chiefland at the Suwanee Plaza (2153 NW 11th Drive) - Stop in today & say hello to our team!

Like · Comment · Share

Pat McCarty and 48 others like this.

View 4 more comments

Jaris Lockhart How wonderful I pass through Chiefland often on my way to Tallahassee. This is a fabulous benefit for me... Thank you
 September 20, 2012 at 12:44pm · Like · 1

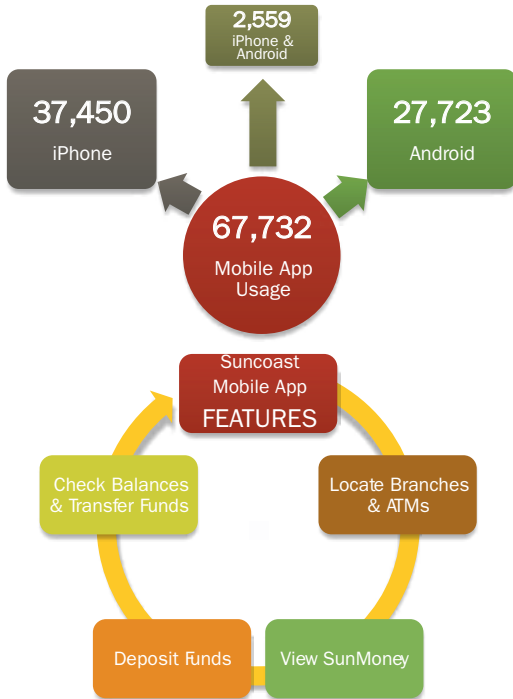
Nan Rogers Im Lovin It!
 September 20, 2012 at 1:30pm · Like

Michelle Gonzalez Moved to Chiefland 2 years ago. Love having you here!
 September 20, 2012 at 2:57pm via mobile · Like · 1

Pat Knecht Have banked with Suncoast for 36 years. Welcome to Chiefland!
 September 20, 2012 at 3:50pm · Like

Suncoast Schools Federal Credit Union Thank you for the warm welcome, everyone! Our team can't wait to meet you there!

Mobile Applications



SunMoney

Members received key financial alerts directly to their phones via text or email through SunMoney, an exclusive online budgeting tool.

Checking, savings, credit card communication, money transfers, budgeting and bill pay were just some of the features used by members in electronic form this year.

Wherever members are, we are there, too. Our mobile app was opened on average 14,310 times per day during 2012.

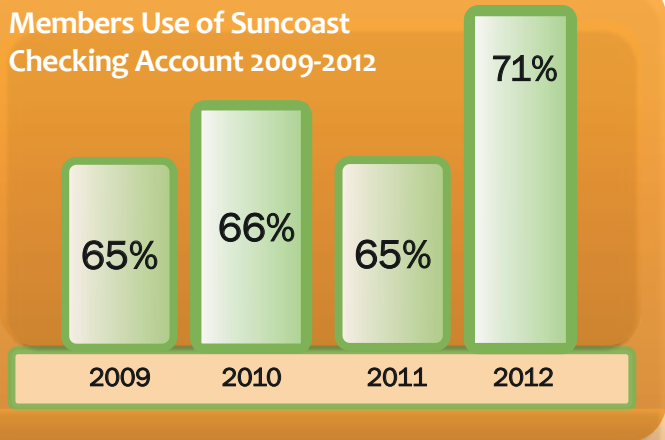
<http://m.suncoastfcu.org>



Products & Services

The message from members was simple: Keep checking free, interest rates low and continue no annual fees. And, as we listened and implemented what our members asked for, we watched our numbers grow.

Members Use of Suncoast Checking Account 2009-2012



Source: Suncoast Schools Federal Credit Union 2012 Member Survey. Prepared by Market Research Credit Union National Association, Inc.

Mortgage Loan Closings 2011-2012



With the improvement in the local economy and continued low interest rate environment, more members financed and refinanced homes.

Low interest rates top the list as one of the main reasons for choosing Suncoast as their mortgage provider. Many members also say they choose Suncoast because they do all their banking with us, and they trust they will be treated fairly.

A Family Affair

Wedding bells will ring for the oldest of C'Dell Stalvey's three daughters in March 2013. Our Chiefland branch is helping make sure every cent counts towards making her daughter's dream wedding come true. C'Dell and her three daughters became Suncoast members after we opened our Chiefland branch in October 2012. Upon opening her checking and savings account, C'Dell worked with Branch Manager Amanda Gibson, to refinance her home and obtain a low-interest Visa credit card.

"By refinancing our home at a much lower mortgage rate, we can use the extra money to help offset the costs of our daughter's wedding. My husband and I love that we're saving money and my daughters love having easy access to their accounts through the mobile app. We couldn't be more thankful for Suncoast coming into our neighborhood," says C'Dell Stalvey.



“We couldn’t be more thankful for Suncoast coming into our neighborhood.”

- C’Dell Stalvey

Thankful

Suncoast Foundation

Onwards and Upwards

In May 2012, Suncoast for Kids Foundation announced a new name and logo, Suncoast Schools Federal Credit Union Foundation, to reflect how Suncoast makes its initiatives possible. Members continued to join us this year in using their Visa credit cards and debit cards to donate two cents for every transaction, totaling more than \$2 million in funds that went directly to the organizations and initiatives that assist children in the communities we serve.

Education Programs

We believe building a stronger, healthier and financially smarter community begins with supporting local schools and hospitals. In 2012, the Foundation raised and donated nearly \$1.4 million for education initiatives and school funding to be used in the communities served by the credit union.

Kids Are Now Heard

Embarking on a new journey as a school counselor at Shadowlawn Elementary School in Naples, Brooke Vayda was immediately inspired by Mentoring Matters, a program funded by the Foundation that was introduced to the school in 2012. The program provides students with the necessary tools to improve social and academic skills, increase their ability to set goals, and build relationships with their peers and teachers. Brooke took this project under her wing and encouraged 40 elementary school students and 25 teachers to participate in 2012. “Many of our students do not have stability, and Mentoring Matters provides it for them. Kids now have the chance to be heard when they read books out loud and have an outlet for creative expression through painting, and that’s why I’m passionate and incredibly thankful for this program,” says Brooke Vayda.



CHILDREN ARE
HEARD

“Suncoast Schools Federal Credit Union Foundation gave students the tools to succeed and be heard!” –

Brooke Vayda

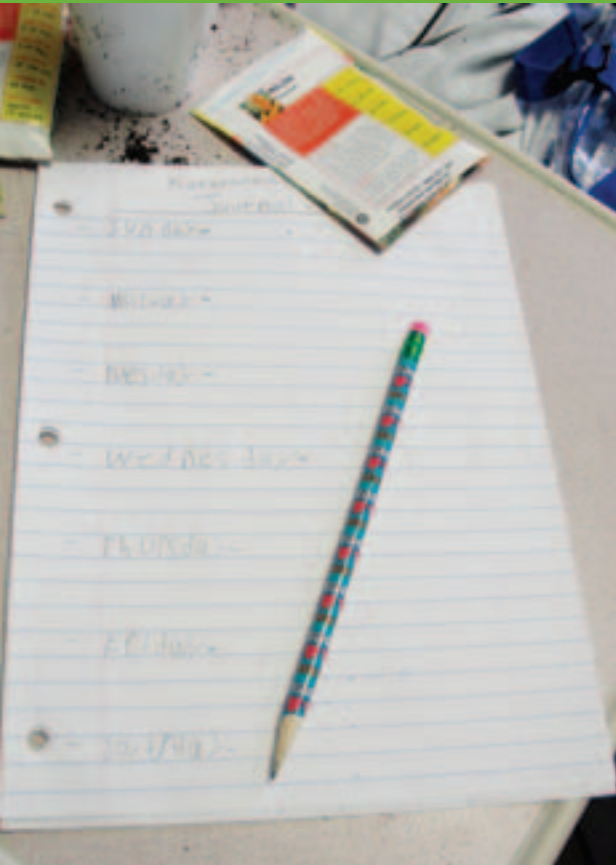


Suncoast Schools Federal Credit Union

FOUNDATION



Suncoast Foundation (continued)



STUDENTS ARE
MOTIVATED

Children Are Thankful to Learn Here

Visitors to the fourth floor of The Children's Hospital of Southwest Florida in Lee County would think they just stepped into their favorite elementary school classroom. It's a giant room filled with colorful wall art, flower stickers on windows and a favorite teacher who is making the rounds to help students with classwork.

Garrett Gablehouse, an Alaska native, who upon college graduation took a motorcycle road trip to the lower 49 and eventually settled in Florida, is the favorite teacher at the hospital. Garrett works in the pediatric oncology department at the hospital and is employed under the Hospital School Teacher Program for The Children's Hospital of Southwest Florida, a program sponsored by the Foundation.

As a hospital schoolteacher, Garrett works with children, their families and their school to ensure that students don't miss a beat when they are out of the classroom. "Parents are overwhelmed when they come to the hospital, and it's our responsibility to jump in and act as a liaison with the parents and the school, and provide educational support to the children. From science projects and arts and crafts, to horticulture and math, this program allows students to stay motivated and learn while seeking treatment at the hospital," says Garrett Gablehouse.



Learning
“... students stay motivated and learn while seeking treatment at the hospital.”
- Garret Gablehouse

Suncoast Foundation (continued)

\$76,000 Awarded in Scholarships

In less than three months after announcing the 20th Annual Scholarship Program, 852 high school seniors applied.

The Foundation selected five recipients, each of whom demonstrated the need for financial assistance and proved to be stewards of the community.

\$10,000 scholarship renewable for four years

Emily Bauer, Sunlake High School
Pasco County

\$10,000 scholarship per year for two years

Meghan Graham, Hardee High School
Hardee County

\$6,000 scholarship renewable for two years

Tiffani Spicer, Hudson High School
Pasco County

Chloe Miller, Wesley Chapel High School
Pasco County

\$4,000 scholarship for a vocational or technical program

Elaxis Silva, Palmetto High School
Manatee County



VALUE OUR
YOUTH

Where Are They Now?

Since 1992, the Foundation has awarded \$750,000 in college scholarships to more than 550 high school seniors. Many of those students went on to graduate from college and begin their lives as young professionals in their respective fields. For many of them, their roots go much deeper than a college scholarship. “I remember going to Suncoast every Friday with my mom to deposit her paycheck. We’d wait in the ‘Disney World’ line with a whole bunch of other members and the branch managers and staff would greet us by name and ask us how we were doing,” says Brenda Thompson Stewart, member since 1978 and scholarship recipient in 1993. “Suncoast improved my family’s life. They trusted my mom and gave her a mortgage when our family needed it and they were there for me when I wanted to go to college. Now, I stand in line with my kids at our local branch and watch as branch managers and staff approach them and ask them how they are doing and help them as they deposit their pocket change. I’m grateful for Suncoast, they changed our lives.”

Foundation Partnerships - Tampa Bay Area Credit Union for Kids

Just two years into the five-year pledge to raise \$1.5 million to build the new Center for Autism at All Children’s Hospital, the Tampa Bay Area Credit Union for Kids has raised \$650,000 and achieved 25% of its goal. Donated funds will assist the Center in providing care to autistic children through education initiatives and community activities.



*I’m grateful for Suncoast,
they changed our lives.”*

–Brenda Thompson Stewart

Grateful

New Service Centers



*Suncoast opens its 51st branch!
West Tampa Service Center
3300 North Armenia Avenue – Tampa*

Chiefland, West Tampa and Port Charlotte

Members welcomed us into the neighborhood as we opened our doors in West Tampa, Chiefland and Port Charlotte, bringing the total number of Suncoast branches to 53.



West Tampa Service Center

Opened September 2012



Chiefland Service Center

Opened October 2012



Port Charlotte Harbor

Opened December 2012



Suncoast Schools
Federal Credit Union 

Community Care

Community members and employees joined us in our green effort and together we raised and donated \$27,840 to the Arbor Day Foundation, planted 27,840 trees in Florida's State forests and sponsored six Suncoast Shred Days.



Suncoast is Exactly What Our Community Needed

Newlywed Kaylee Durrance's highest priorities in 2012 were saving enough money to finish college and affording reliable transportation. As a local waitress, Kaylee took countless payments from customers who were using a Suncoast check card, so she decided to visit the new Chiefland branch and see what Suncoast had to offer.

Upon opening her checking and savings accounts, Kaylee also refinanced her two-week-old Jeep Grand Cherokee Laredo at a significantly lower interest rate. "I couldn't believe that Suncoast could offer me such a low rate on my Jeep! This extra money will help me finish paying for my nursing degree and I couldn't be more thankful," says Kaylee Durrance. "As soon as I finished refinancing my car, I told my best friend and her mom, and they both refinanced their cars with Suncoast and another one of my friends came in that week and got her first mortgage. The local community banks were taking advantage of us, but not Suncoast. This is exactly what our community needed!"

Believe

*“Suncoast is exactly what
our community needed!”*

-Kaylee Durrance



Secure
FINANCIALLY
STRONG

Suncoast Schools Federal Credit Union had a banner financial year for 2012, with a Transfer to Reserves for the year of \$70 million. This was achieved through careful planning and hard work over the past five years as well as long-awaited improvements in some significant regional economic factors. Additionally, we assisted members by granting over \$1.4 billion in new loans in 2012.

Suncoast's Board of Directors, management and staff remain committed to creating additional member value through improving and adding branches and technology, paying above market dividend rates and setting loan rates and fees below our peer average. Maintaining a financially strong and secure credit union for our members is an important part of our mission.

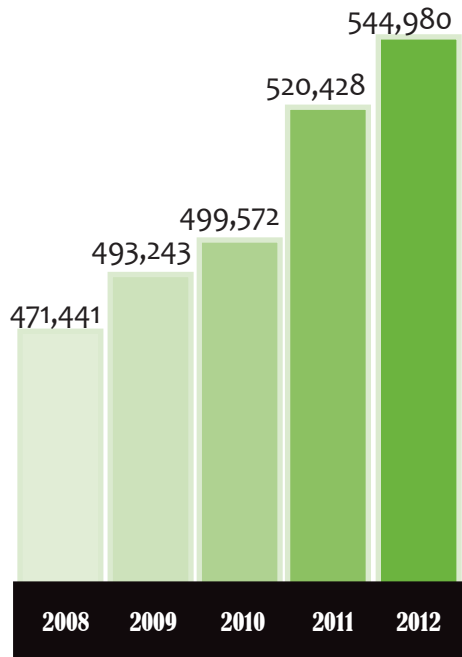
Where We Stand

As of December 31, 2012

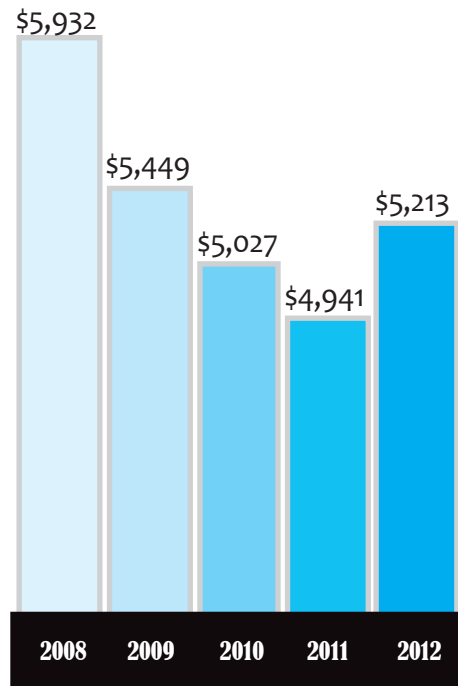
	<u>2012*</u>	<u>2011</u>
Shares & Deposits	\$ 4,573,198,855	\$ 4,356,939,658
Loans	\$ 3,618,477,142	\$ 3,704,098,820
Reserves	\$ 517,223,359	\$ 467,256,743
Assets	\$ 5,213,164,032	\$ 4,940,767,302
Members	544,980	520,428

*Unaudited and Unconsolidated

Five Year Overview



Membership

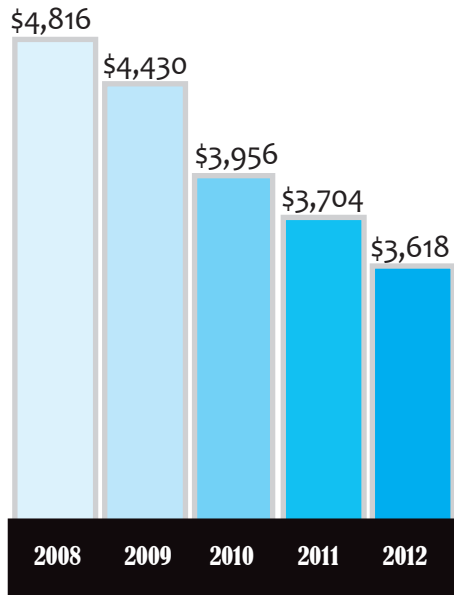


Assets (in Millions)

Comparative Balance Sheets

ASSETS	<u>12/31/2012</u>	<u>12/31/2011</u>
Cash and Cash Equivalents	\$ 304,837,032	\$ 259,802,914
Investments	1,236,113,332	965,737,713
Loans to Members	\$ 3,618,477,142	\$ 3,704,098,820
Allowance for Loan Losses	(149,342,046)	(170,768,166)
Loans to Members, Net	\$ 3,469,135,096	\$ 3,533,330,654
Property and Equipment, Net	\$ 85,883,666	\$ 80,875,146
Accrued Income	15,869,404	16,891,184
NCUA Share Insurance Fund	44,379,684	42,896,953
Other Assets	56,945,818	41,232,738
TOTAL ASSETS	<u>\$ 5,213,164,032</u>	<u>\$ 4,940,767,302</u>
LIABILITIES		
Total Deposits	\$ 4,573,198,855	\$ 4,356,939,658
Borrowed Funds	201,338,646	226,417,574
Accounts Payable and Other Liabilities	70,745,218	60,921,493
TOTAL LIABILITIES	<u>\$ 4,845,282,719</u>	<u>\$ 4,644,278,725</u>
MEMBERS' EQUITY		
Accumulated Other Comprehensive Loss	\$ (22,890,711)	\$ (23,986,757)
Regular Reserve & Undivided Earnings	390,772,024	320,475,334
TOTAL MEMBERS' EQUITY	<u>\$ 367,881,313</u>	<u>\$ 296,488,577</u>
TOTAL LIABILITIES & MEMBERS' EQUITY	<u>\$ 5,213,164,032</u>	<u>\$ 4,940,767,302</u>

Five Year Overview



Loans (in Millions)

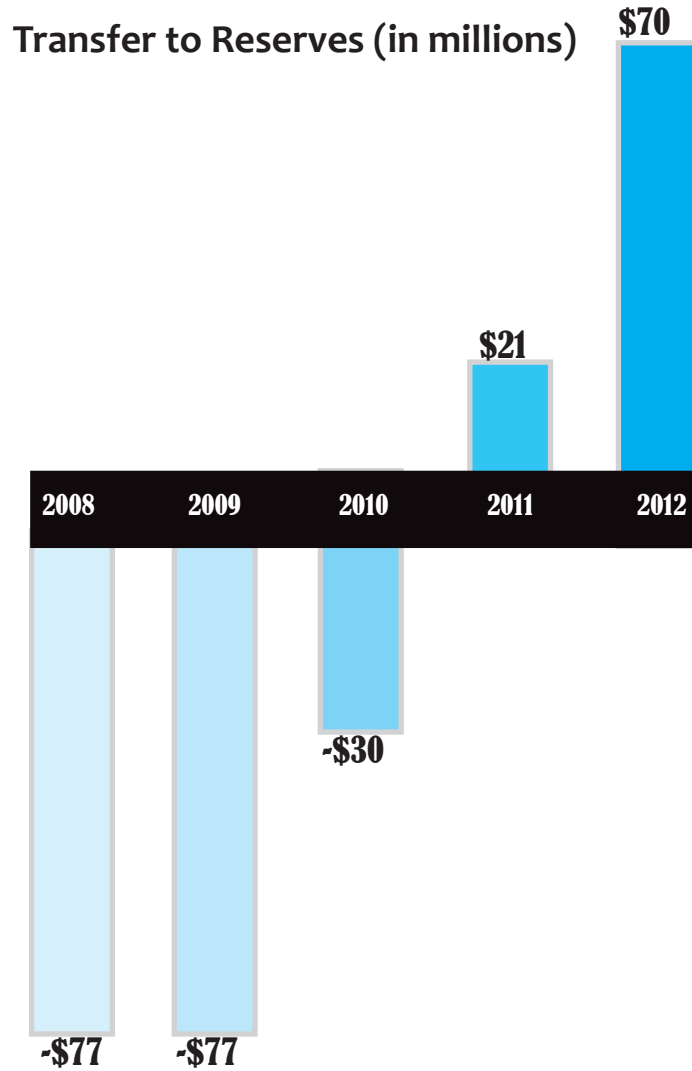


Deposits (in Millions)

Statement of Operations

	<u>2012</u>	<u>2011</u>
INTEREST INCOME		
Interest on Loans	\$ 191,683,994	\$ 207,443,503
Interest on Investments	<u>9,259,203</u>	<u>9,291,501</u>
TOTAL INTEREST INCOME	<u>\$ 200,943,197</u>	<u>\$ 216,735,004</u>
INTEREST EXPENSE		
Dividends to Members	\$ 30,638,942	\$ 45,750,904
Cost of Borrowed Funds	<u>8,899,487</u>	<u>9,826,208</u>
TOTAL INTEREST EXPENSE	<u>\$ 39,538,429</u>	<u>\$ 55,577,112</u>
Net Interest Income	\$ 161,404,767	\$ 161,157,892
Provision for Loan Losses	\$ 51,000,000	\$ 101,500,000
Net Interest Income after Provision for Loan Losses	<u>\$ 110,404,767</u>	<u>\$ 59,657,892</u>
TOTAL SERVICE INCOME	\$ 87,256,917	\$ 80,210,644
TOTAL OPERATING EXPENSE	<u>(119,785,398)</u>	<u>(104,797,034)</u>
INCOME FROM OPERATIONS	<u>\$ 77,876,286</u>	<u>\$ 35,071,502</u>
Non Operating Losses	<u>\$ (7,579,597)</u>	<u>\$ (13,657,640)</u>
TRANSFER TO RESERVES	<u>\$ 70,296,689</u>	<u>\$ 21,413,862</u>

Transfer to Reserves



Choices & Convenience

The integration of multiple channels provides members with choices - to conduct their financial transactions and manage their accounts in the manner best suited to their own personal needs.

- ✓ Manage your accounts and pay bills online at suncoastfcu.org
- ✓ Access your accounts from your web-enabled smart phone at <http://m.suncoastfcu.org>
- ✓ Transfer money, check balances, get rates, apply for loans and more over the phone at **(800) 999-5887** or **(813) 621-7511**
- ✓ Stop by any of our **53 branch locations**

Members Contact Center

Monday - Friday 7:00 am - 8:00 pm

Saturday 8:00 am - 1:00 pm

6801 East Hillsborough Avenue

Tampa, FL 33680

Hillsborough County

Brandon

1370 Oakfield Dr.
Brandon, FL 33511

Citrus Park

8542 Gunn Hwy.
Odessa, FL 33556

East Tampa Community

1920 E. Hillsborough Ave.
Tampa, FL 33610

Fletcher

950 W. Fletcher Ave.
Tampa, FL 33612

Hillsborough Avenue

6804 E. Hillsborough Ave.
Tampa, FL 33610-4197

New Tampa

17505 North Palms Village
Tampa, FL 33647

Plant City

1905 Alexander St.
Plant City, FL 33566

Riverview

9598 US Highway 301 S.
Riverview, FL 33569

Ruskin

3044 College Avenue E.
Ruskin, FL 33570

Seffner

901 W. Martin L. King Jr. Blvd.
Seffner, FL 33584

South Tampa

2502 S. Manhattan Ave.
Tampa, FL 33629

Town N' Country

8201 W. Waters Ave.
Tampa, FL 33615

Valrico

3234 S. Miller Rd.
Valrico, FL 33594

West Tampa

3300 N. Armenia Ave.
Tampa, FL 33607

Charlotte County**Charlotte Harbor**

23141 Harborview Road
Port Charlotte, FL 33980

Port Charlotte

19501 Toledo Blade Blvd.
Port Charlotte, FL 33948

Punta Gorda

2310 Tamiami Trail
Punta Gorda, FL 33950

Citrus County**Crystal River**

517 NE 5th St.
Crystal River, FL 34429

Inverness

2367 E. Gulf-to-Lake Hwy.
Inverness, FL 34453

Collier County**Golden Gate**

7465 Vanderbilt Beach Rd.
Naples, FL 34119

Immokalee

Immokalee Plaza
1504 Lake Trafford Rd.
Immokalee, FL 34142

Naples

2728 N. Horseshoe Dr.
Naples, FL 34104

North Naples

1035 Crosspoint Dr.
Naples, FL 34109

South Naples

8793 Tamiami Trail E.
Naples, FL 34113

DeSoto County**Arcadia**

1711 East Oak St.
Arcadia, FL 34266

Hardee County**Wauchula**

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

Hendry County**LaBelle**

85 South Lee St.
LaBelle, FL 33935

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Spring Hill, FL 34609

West Hernando

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Spring Hill, FL 34606

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Cape Coral/Santa Barbara

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Fort Myers, FL 33905

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1533 Matthew Dr.
Fort Myers, FL 33907

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Lehigh, FL 33936

North Fort Myers

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Fort Myers, FL 33903

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Fort Myers, FL 33908

SW Cape Coral

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Cape Coral, FL 33908

Treeline

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Fort Myers, FL 33913

Levy County

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Bradenton, FL 34207

East Bradenton

8700 State Road 70, E.
Bradenton, FL 34202

West Bradenton

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Bradenton, FL 34209

Pasco County

Dade City

12510 S. Highway 301
Dade City, FL 33525

Holiday

3422 US Highway 19
Holiday, FL 34691

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Lutz, FL 33549

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Port Richey, FL 34668

Pinellas County

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Clearwater, FL 33761

St. Petersburg Satellite

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Pinellas Park, FL 33716

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St. Petersburg, FL 33711

Sumter County

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Bushnell, FL 33513



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