

quality respect  
efficiency MEMBERS  
trust  
secure  
innovative lives  
strong improve

2010 ANNUAL REPORT



**Suncoast Schools Federal Credit Union**

WHERE SMART PEOPLE KEEP THEIR MONEY.



## MISSION

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.

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## SUPERVISORY COMMITTEE

Suncoast Schools Federal 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.



**Zamir L. Ode**  
**Chairman**

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 2010 Annual 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, 2010, 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 that reads "Zamir L. Ode". The signature is written in a cursive, flowing style.

Zamir L. Ode  
Chairman



## **Supervisory Committee**

Left to right - Zamir L. Ode, Peter Flynn and Willie T. Campbell

# ADMINISTRATIVE CENTER



## Board of Directors

Back row (left to right) - Patrícia K. Marsh, Gary L. Huskey, Thomas J. Dessy, Earl W. Whitlock, Darrell E. Atkins, Anthony D. Satchel and Joseph T. Trumbach

Front row (left to right) - Annette B. Barwick, Velia C. Pedrero, Mildred Harvey and Susan C. Turner

Earl W. Whitlock  
Chairman

Joseph T. Trumbach  
Vice Chairman

Mildred Harvey  
Secretary

Velia C. Pedrero  
Treasurer

Darrell E. Adkins  
Annette B. Barwick  
Thomas J. Dessy  
Gary L. Huskey  
Patricia K. Marsh  
Anthony D. Satchel  
Susan C. Turner

## A MESSAGE TO OUR MEMBERS

As Chairman of the Board, I am honored to present the 2010 Annual Report for Suncoast Schools Federal Credit Union.

Entering 2010, we anticipated another unique and challenging year. The entire Suncoast organization pulled together, remained responsive, flexible and member-focused – leveraging our strength to navigate through continued difficulties caused by the struggling economy. As a result, I am proud to report that the credit union ended 2010 in the strongest financial condition of the last three years.

While our efforts focused on stabilizing losses, mitigating risk, improving efficiencies and helping struggling members, we did so while maintaining the important services on which you have come to rely. Suncoast did not close branches, lay off employees or diminish product offerings. We did work with members facing financial stress, encouraged members to save money by taking advantage of our valuable services and continued to support the community through employee volunteerism and the Suncoast for Kids Foundation.



**Earl W. Whitlock**  
**Chairman**

Throughout 2010, Suncoast continued to be adversely impacted by high unemployment and depreciated real estate values along Florida's west coast. Member delinquencies and loan losses remained high, requiring significant funding of our Allowance for Loan Losses – the account earmarked for potential loan charge offs. The financial result was a negative net income of approximately \$30 million. While negative,

this represents a meaningful improvement from the previous year. Most significantly, we reported a positive net income for the 4th quarter of 2010 and expect continuing positive trends going forward.

Fortunately, Suncoast has accumulated reserves, which provide stability through turbulent times. This has proven to be a sound business practice as we work closely with our federal regulator – the National Credit Union Administration (NCUA) -- as well as an independent accounting firm, to remain fiscally viable.

These reserves are over and above the Allowance for Loan Losses account.

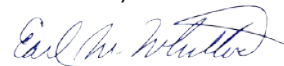
Operationally, Suncoast is stronger than ever. We have responded to the faltering economy exactly as a member-owned cooperative should: emphasizing efficiency while providing quality services to our membership. Member satisfaction ratings remained positive during 2010 with 90% of members reporting they are satisfied. Of those, 80% report they are "very satisfied" with the credit union. We granted approximately \$1 billion in new loans to members and grew in membership and checking accounts. Overall operating expense was reduced and our expense to asset ratio remains among the lowest in the industry at 1.96%, demonstrating we deliver a better value to members. Financial statements and charts start on page 15.

And there's more good news. On the following pages you will read about innovative programs that are helping struggling members, what Suncoast is doing in the community and how we're investing in our future by reaching out to youth. On pages 8 and 9 you'll learn more about what our Members Solutions Division is doing to help homeowners avoid foreclosure. Suncoast has not veered from our commitment to support education and

help children through our Suncoast for Kids Foundation. On pages 23 through 27 we've provided a review of the organizations supported by the credit union, along with more information about the Foundation and our efforts focusing on youth. Unlike many financial institutions struggling through this difficult economy, we have maintained our branch network of 50 locations to serve members throughout the region. Likewise, a full range of automated and electronic services are available to serve members according to their own personal preferences. A complete listing of branches and contact information can be found at the end of the Annual Report.

Suncoast's mission is to improve our members' lives. We take pride in serving you through good times and bad, throughout every stage of your life. In closing, I want to express my personal thanks to our employees for their loyalty and support, and appreciation to all our members and community partners for helping make this organization one of which we are all very proud.

Sincerely,



Earl W. Whitlock, Chairman

## Suncoast's Member Solutions Division Dedicated to Home Preservation

During the unprecedented financial crisis of recent years, many Suncoast members lost their jobs, saw the value of their homes plummet, and experienced other unanticipated setbacks that depleted their savings. Due to the severity of the economic crisis, Suncoast formed the Member Solutions Division in 2009. This division is dedicated to home preservation and to helping members manage their entire financial relationship with the credit union.

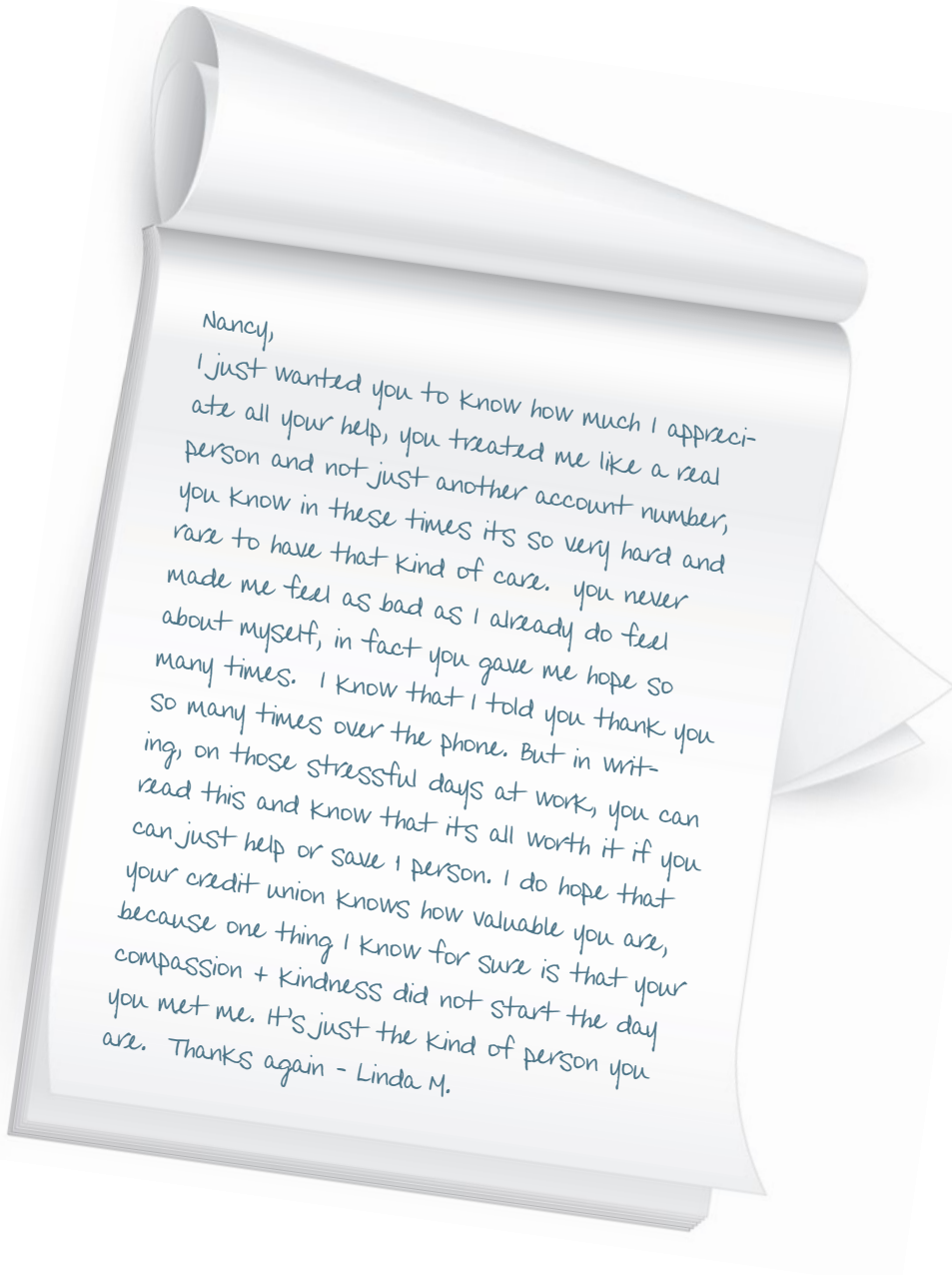
Since its formal inception, more than 2,200 members have been served in ways that allowed them to avoid foreclosure on their largest investments – their homes. The Member Solutions staff works with members one-on-one to come up with tailored, customized ways to restructure their debt to make it through the tough times.

During 2010 Suncoast began working with the Florida Housing Finance Corporation with funding through the U.S. Treasury to pilot a new financial assistance program – Florida's Hardest Hit Fund. Launched in Lee County,

this government program is designed to help homeowners who are unemployed or under-employed remain in their homes by providing payment assistance on their first mortgages for up to 18 months. Suncoast is currently the only lender acting as its own Servicing Agency for this program, enabling Suncoast members to come directly to the credit union for assistance -- rather than working with a third-party counseling agency.

Due to the credit union's leadership role in partnering with this program, Suncoast members were among the first in the state to benefit from funding through this initiative. Suncoast's relationship with Florida's Hardest Hit Fund is helping to change the lives of members who continue to struggle in this difficult economy, while improving the overall financial position of the organization. The programs now available through Member Solutions have grown out of the belief that the credit union must help whenever

possible – and we want to preserve home ownership. In good times and bad, Suncoast strives to be there for its members – to help them achieve their financial goals or work their way through adversity. Suncoast appreciates the opportunity to work with every member to build stronger lives, stronger communities and a stronger credit union.



Nancy,  
I just wanted you to know how much I appreciate all your help, you treated me like a real person and not just another account number, you know in these times it's so very hard and rare to have that kind of care. You never made me feel as bad as I already do feel about myself, in fact you gave me hope so many times. I know that I told you thank you so many times over the phone. But in writing, on those stressful days at work, you can read this and know that it's all worth it if you can just help or save 1 person. I do hope that your credit union knows how valuable you are, because one thing I know for sure is that your compassion + kindness did not start the day you met me. It's just the kind of person you are. Thanks again - Linda M.

## Reaching Youth to Build Strength for the Future

Suncoast Schools Federal Credit Union believes there is no greater honor or responsibility than to do all we can to assist in the education of future generations, most of whom are being educated in public schools. Credit union membership is open to public school children and their families, which is why Suncoast has committed resources, time and talent to developing financial literacy programs reaching youth of all ages.

At the elementary school level Suncoast recently introduced “Story Cents,” a program that uses story telling to teach about money, saving and basic budgeting. Suncoast representatives read aloud while engaging children with visual props and related activities. Story Cents is an extension of the in-school branch program that now includes seven elementary schools within Hillsborough and Pasco counties. Suncoast’s elementary branches attract more than a thousand new young savers each year and hundreds of dollars in deposits each week. Students experience the joy of saving while watching their deposits grow, leading to an enthusiasm about the subject of money.

Suncoast’s middle and high school student-run branch programs also continue to grow. Two branches opened in Hernando County, two in Lee County, one in Hillsborough County and one in Manatee County. Students working at the branches gain knowledge of credit union products and services as well as service skills. At Suncoast’s new branch at Cape Coral High School additional services are provided

*(continued on page 12)*

Armwood High  
 Bowers Whitley Career Center  
 Brandon High  
 Cape Coral High  
 Central High  
 Chamberlain High  
 D.W. Waters Career Center  
 East Bay High  
 East Lee County  
 Gaither High  
 Gulf High  
 Hernando High  
 Jefferson High  
 LaBelle High  
 Mitchell High  
 Pasco High  
 Riverview High  
 Robinson High  
 South Fort Myers High  
 South Sumter High  
 Southeast High  
 Sunlake High  
 Wildwood High  
 Adams Middle  
 Randall Middle  
 Van Buren Middle  
 Alafia Elementary  
 Cypress Elementary  
 Mintz Elementary  
 Nelson Elementary  
 Riverhills Elementary  
 Robles Elementary  
 Walden Lake Elementary



Suncoast's first ever "Grand Plan" video contest first prize was awarded to David, Chris, Jordan and Jon. They're using the award money to fund their lawn care business that provides free services to senior citizens in their neighborhood who can't take care of their own yards. Congratulations!

*(continued from page 10)*

including transacting cash and serving members five days per week. The addition of cash services enables the branch to cash checks and process withdrawals, allowing the students more cash handling experience and member transactions. The main goal of the student-run branch program is to teach financial literacy and to provide diverse experiences for a broader understanding of money.

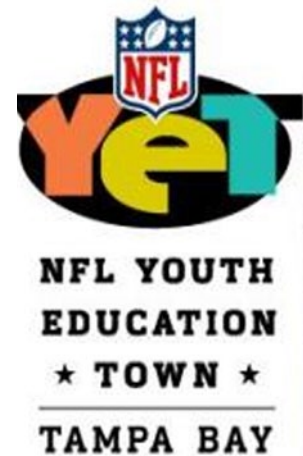


Suncoast continues to reach out to youth in our communities by partnering with like-minded agencies and organizations.

Biz Kids and Financial Football continued to bring financial education to middle and high school students using youth friendly strategies and tactics. Biz Kids, a summer program in more than 50 youth agencies, teaches

entrepreneurial skills over six weeks and culminates with participants showcasing real or fictitious businesses they create. The Financial Football program which included a partnership with the two NFL YET (Youth Education Town) sites in the Tampa Bay area was expanded to include other sites around the United States. The VISA-created game turns correct answers into yards, field goals and touch downs and incorrect answers into sacks and fumbles. Teams compete for top prizes including lap top and desk top computers.

Suncoast strives to reach and influence more youth through financial literacy programs, with the overriding goal of establishing a relationship during school years that will last through adulthood.





Tampa Bay Buccaneers Wide Receiver Will Allen volunteered his time to reach children at the 2010 NFL Youth Education Town event at Mort Park to promote financial literacy.

## Financial Review Highlights

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The financial position of Suncoast Schools Federal Credit Union improved significantly during 2010 as a result of reduced expenses, declining delinquent loans and reduced assets, while helping members by granting over \$1 billion in new loans.

Over the past few years, the credit union has maneuvered through unprecedented losses caused by the financial crisis, as we strived to assist our members who have been dramatically affected by the contraction of our regional economy. As we recover from the effects of the struggling economy, Suncoast's Board of Directors, management, and staff remain committed to maintaining a strong and secure credit union and continue to be dedicated to adding greater value to our members.

## WHERE WE STAND

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As of December 31, 2010

	<b><u>2010*</u></b>	<b><u>2009*</u></b>
Shares & Deposits	\$ 4,449,369,071	\$ 4,851,894,435
Loans	\$ 3,956,209,893	\$ 4,430,304,650
Reserves	\$ 470,884,812	\$ 483,616,744
Assets	\$ 5,027,157,746	\$ 5,449,453,122
Members	499,572	493,243

\*Unconsolidated

## COMPARATIVE BALANCE SHEETS

<b>ASSETS</b>	<u>12/31/10</u>	<u>12/31/09</u>
Cash and Cash Equivalents	\$ 241,127,044	\$ 369,610,506
Investments	817,927,079	630,702,901
Loans to Members	\$ 3,956,209,893	\$ 4,430,304,650
Allowance for Loan Losses	(184,922,948)	(171,164,680)
Loans to Members, Net	\$ 3,771,286,945	\$ 4,259,139,970
Property and Equipment, Net	78,908,161	83,108,360
Accrued Income	18,121,492	20,935,865
NCUA Share Insurance Fund	45,010,756	48,847,815
Other Assets	54,776,269	37,107,705
<b>Total Assets</b>	<b><u>\$ 5,027,157,746</u></b>	<b><u>\$ 5,449,453,122</u></b>
<b>LIABILITIES</b>		
Total Deposits	\$ 4,449,369,071	\$ 4,851,894,435
Borrowed Funds	251,511,865	251,495,586
Accounts Payable and Other Liabilities	40,314,946	33,611,037
<b>Total Liabilities</b>	<b><u>\$ 4,741,195,882</u></b>	<b><u>\$ 5,137,001,058</u></b>
<b>MEMBERS' EQUITY</b>		
Accumulated Other Comprehensive Loss	\$ (13,099,608)	\$ (16,504,314)
Regular Reserve & Undivided Earnings	299,061,472	328,956,378
<b>Total Members' Equity</b>	<b><u>\$ 285,961,864</u></b>	<b><u>\$ 312,452,064</u></b>
<b>Total Liabilities &amp; Members' Equity</b>	<b><u>\$ 5,027,157,746</u></b>	<b><u>\$ 5,449,453,122</u></b>

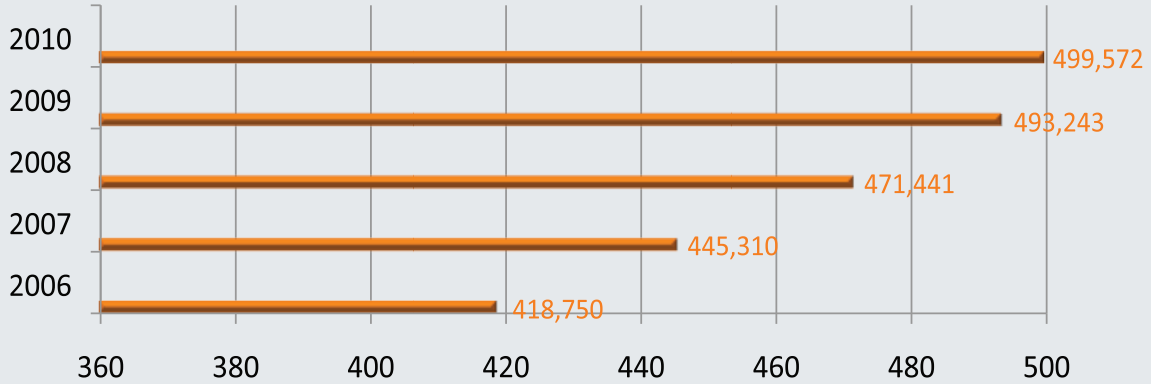
# STATEMENT OF OPERATIONS

	<u>2010</u>	<u>2009</u>
<b>INCOME</b>		
Interest on Loans	\$ 233,732,533	\$ 261,443,305
Interest on Investments	13,506,019	27,422,196
<b>TOTAL INTEREST INCOME</b>	<u>\$ 247,238,552</u>	<u>\$ 288,865,5010</u>
<b>INTEREST EXPENSE</b>		
Dividends to Members	\$ 70,218,834	\$ 112,352,063
Interest on Borrowed Funds	10,861,791	11,971,367
<b>TOTAL INTEREST EXPENSE</b>	<u>\$ 81,080,625</u>	<u>\$ 124,323,430</u>
<b>Net Interest Income</b>	<b>\$ 166,157,927</b>	<b>\$ 164,542,071</b>
Provision for Loan Losses	\$ 162,500,000	\$ 193,000,000
<b>Net Interest Income (Loss) after Provision for Loan Losses</b>	<b>\$ 3,657,927</b>	<b>\$ (28,457,929)</b>
<b>TOTAL SERVICE INCOME</b>	<b>\$ 82,457,114</b>	<b>\$ 76,688,852</b>
<b>OPERATING EXPENSE</b>	<u><b>(102,368,120)</b></u>	<u><b>(107,980,757)</b></u>
<b>LOSS FROM OPERATIONS</b>	<u><b>\$ (16,253,079)</b></u>	<u><b>\$ (59,749,834)</b></u>
<b>Non Operating Losses</b>	<u><b>\$ (13,641,827)</b></u>	<u><b>\$ (17,282,480)</b></u>
<b>USE OF RESERVES</b>	<u><b>\$ (29,894,906)</b></u>	<u><b>\$ (77,032,314)</b></u>

# FIVE YEAR OVERVIEW

## MEMBERSHIP

Thousands



## TOTAL LOANS

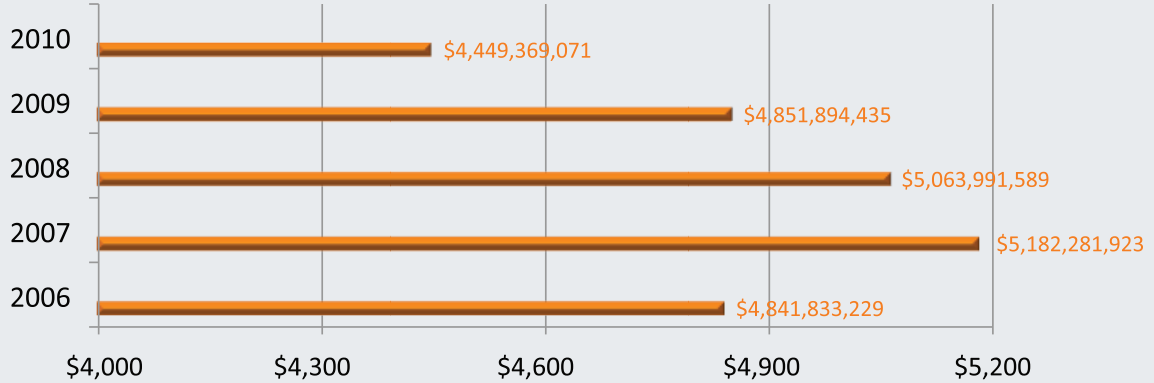
Dollars in Millions



# FIVE YEAR OVERVIEW

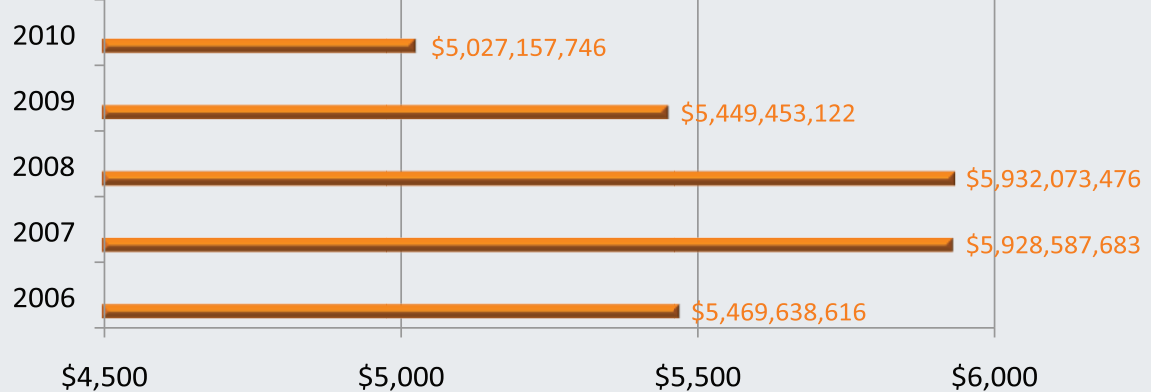
## TOTAL DEPOSITS

Dollars in Millions



## TOTAL ASSETS

Dollars in Millions



## Embracing New Tools to Serve and Grow

At Suncoast, innovation means more than new products or new technologies. It is about looking at our business processes and finding better ways to serve and meet member needs.

During 2010 Suncoast launched a new car buying service in partnership with AutoNation Direct, providing members with more choices when purchasing a vehicle. Whether you know exactly what you're looking for and want to be referred to a credit union endorsed dealer, or you want to take advantage of the concierge service provided by working with AutoNation Direct, Suncoast helps every step of the way.

In increasing numbers, members and potential members are choosing to communicate and manage their financial affairs online and using electronic tools. To meet this growing need, during 2010 Suncoast began opening new memberships and accounts online and communicating with members regarding the availability of their statement through email or text messaging. These services are in addition

to the full array of state-of-the-art online banking and bill pay tools currently available. Suncoast launched a Facebook page early in the year as a way to encourage dialogue with members and potential members about finance, good works in the community, service and topics of the day.

And while Suncoast does embrace technology, we've not lost sight of looking for new ways to serve those members who prefer face-to-face or voice-to-voice interaction and advice. Members can now walk into key Suncoast service centers and instantly receive a new debit card in the event theirs is lost or stolen or when they open a new account. Members can also call the Contact Center or visit a branch to pay household bills using Western Union.

These are just a few of the new innovations embraced by Suncoast to improve the quality of our members' lives.





Suncoast employees come together to volunteer at the annual Children's Miracle Network Telethon at All Children's Hospital.

## **Suncoast in the Community**

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Suncoast Schools Federal Credit Union cares about the communities we serve. We extend the philosophy of "people helping people" by encouraging our employees to participate in community service activities that benefit public education and a variety of non-profit 501(c)(3) organizations. In 2010 employees volunteered more than 7,000 hours which equates to approximately \$150,000 total value of community impact.

Some of the organizations supported by our employees volunteer efforts are All Children's Hospital, American Cancer Society Relay for Life, Cystic Fibrosis Foundation, Easter Seals of Florida, Children's Network of Southwest Florida and the SERVE Great American Teach-In.

## Suncoast for Kids Foundation - Promoting the Education, Health and Emotional Well-Being of Children

### *Mission Statement*

*To promote the education, health and emotional well-being of children in our communities through scholarships and contributions to public schools, medical research and development, family support organizations, and other charitable programs of direct benefit to children.*

Suncoast Schools Federal Credit Union is proud to have founded the Suncoast for Kids Foundation, a 501(c)(3) non-profit organization established to benefit sick children and their families and to support education initiatives. The Foundation is a vehicle for Suncoast to support the communities we serve and help the people who live here. Since its inception, the Foundation has raised and given back more than \$6.9 million to help provide a better future for children.

The Suncoast for Kids Foundation is sponsored entirely by the credit union, and 100 percent of funds are contributed to organizations and initiatives that assist children in the communities Suncoast serves. These efforts are a direct benefit from the Suncoast for Schools Rewards Check Card program. When members use the check card, funds are automatically generated to support education and health-related initiatives benefiting children in the local community.

Since 1990, Suncoast has provided scholarships to students in our communities seeking higher education. In the Spring of 2010, a graduating senior in each public high school in our field of membership was awarded a \$1,000 scholarship.

In partnership with local education foundations in each school district, Suncoast for Kids Foundation provides classroom and discretionary grants for teachers and principals. The goal of

*(continued on page 26)*



Mr. Tom Mango, certified K-12 school teacher at the Children's Hospital of Southwest Florida keeps patients on track academically as they heal, thanks to funding from the Suncoast for Kids Foundation.

providing classroom grants is to promote an engaging and exploratory experience for the student that would not otherwise be available.

In 2010, Suncoast for Kids Foundation provided a \$30,000 grant to Hope HealthCare Services in Fort Myers designated for their Hope Kids Care programs and the Rainbow Trails Camp. Rainbow Trails is a free program for children and their families who are coping with the recent loss of a loved one. Rainbow Trails helps children understand grief, provides coping skills and creates an opportunity to memorialize and say goodbye to a loved one.

Additionally, 2010 was the third year of partnering with the University of South Florida's School of Education on their Tutor-a-Bull Middle School Tutor program. Middle and high school students in the Hillsborough County School District receive personalized attention and individualized instruction from USF education students from the College's SunCoast Area Teacher Training (SCATT)

Honors Program. The middle and high school students demonstrate learning gains and improved self esteem and the USF students gain valuable hands-on teaching experience. The grant provided by Suncoast for Kids Foundation sponsors the tutor program at Adams Middle School.

Suncoast also joins forces each year with 19 other local credit unions known as Tampa Bay Area Credit Unions for Kids. In 2010, a \$1 million dollar leadership gift was pledged to The Children's Home for the Imagination Center, a high-tech healing facility where children can heal from the trauma of abuse and neglect. Funds are raised through the annual Credit Union Kids Golf Classic held in October.

For a listing of more organizations that are beneficiaries (both from monetary contributions and numerous volunteer hours provided by Suncoast employees) visit [suncoastfcu.org](http://suncoastfcu.org) and click the Suncoast for Kids link.



Suncoast is proud to be a founding sponsor of the Hillsborough Education Foundation's Support Employee of the Year Award, presented this year to bus driver Mr. Timothy Driggers, nominated by Lomax Elementary.



Suncoast's mobile branch unit provides convenient ATM service at events throughout the community, helps members on location through initiatives such as VITA – Volunteer Income Tax Assistance and provides support during disaster recovery.

## Providing Choices and Convenience

When members were asked in our 2010 Annual Survey for their top three preferred ways to conduct business with Suncoast, they chose service centers, online banking and ATMs. Emerging channels such as mobile banking are also becoming popular, while many members still enjoy the convenience of conducting transactions over the phone.

Suncoast's mobile branch unit provides convenient ATM service at events throughout the community as well as helping members on location through initiatives such as VITA - Volunteer Income Tax Assistance.

This 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 [www.suncoastfcu.org](http://www.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 50 branch locations listed on the following pages:

## 50 Offices to Serve You

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### 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

### Charlotte County

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

## 50 Offices to Serve You

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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

### Hernando County

Brooksville  
18915 Cortez Blvd.  
Brooksville, FL 34601

Spring Hill  
4176 Mariner Blvd.  
Spring Hill, FL 34609

West Hernando  
3037 Commercial Way  
Spring Hill, FL 34606

### Lee County

Bonita Springs  
25183 Chamber of Commerce Dr.  
Bonita Spring, FL 34135

Cape Coral/Del Prado  
5 Del Prado Blvd., S.  
Cape Coral, FL 33990

Cape Coral/Santa Barbara  
2325 Santa Barbara Blvd.  
Cape Coral, FL 33991

East Fort Myers  
4901 Palm Beach Blvd.  
Fort Myers, FL 33905

Daniels Parkway  
6810 Shoppes at Plantation Dr.  
Fort Myers, FL 33912

Fort Myers  
1533 Matthew Dr.  
Fort Myers, FL 33907

Lehigh Acres  
226 Beth Stacey Blvd.  
Lehigh, FL 33936

North Fort Myers  
565 Pine Island Rd.  
Fort Myers, FL 33903

San Carlos Park  
18011 S. Tamiami Trail  
Fort Myers, FL 33908

SW Cape Coral  
1730 Cape Coral Pkwy, W.  
Cape Coral, FL 33908

Treeline Service Center  
10580 Colonial Blvd.  
Fort Myers, FL 33913

### Manatee County

Manatee  
2615 57th Avenue, W.  
Bradenton, FL 34207

East Manatee  
8700 State Road 70, E.  
Bradenton, FL 34202

West Manatee  
6367 Manatee Avenue, W.  
Bradenton, FL 34209

### Pasco County

Dade City  
12510 S. Highway 301  
Dade City, FL 33525

*(continued on next page)*

## 50 Offices to Serve You

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Holiday  
3422 US Highway 19  
Holiday, FL 34691

Land O' Lakes/Lutz  
1837 Collier Pkwy.  
Lutz, FL 33549

Port Richey  
7225 Ridge Rd.  
Port Richey, FL 34668

### **Pinellas County**

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

Pinellas Park  
10597 U.S. Highway 19 N.  
Pinellas Park, FL 33782

South St. Petersburg  
2120-34th Street S.  
Pinellas Park, FL 33782

### **Sumter County**

Bushnell  
217 West Belt Ave.  
Bushnell, FL 33513

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