



Serving your financial needs since 1955.

**Special points of interest:**

- 12-12-12 Holiday Loan
- Auto Wholesale Direct
- New ATM Card Program
- 2009 Board of Directors Nominations

MAX (24 hour Audio Response System)

(866) 303-9596

Florida Hospital Credit Union Website

[www.fhcu.cc](http://www.fhcu.cc)

**BRANCHES**

Member Service:  
(407) 303-1527

Administrative Offices  
115 Boston Avenue Suite 2400  
Altamonte Springs, FL 32701

Main Branch  
601 E. Rollins Street  
Orlando, FL 32803

Altamonte Branch  
601 E. Altamonte Drive  
Altamonte Springs, FL 32701

East Orlando Branch  
7727 Lake Underhill Drive  
Orlando, FL 32822

Maitland Branch  
900 Winderley Place  
Maitland, FL 32751

Waterman Branch  
2100 Waterman Way  
Tavares, FL 32778

Winter Park Branch  
200 N. Lakemont Ave.  
Winter Park, FL 32792

# CU BRIEF

We Are *Still* the Best!

Our low Auto Loan rate of only **4.99% APR** remains **UNBEATABLE!**

Did you think you had missed out on this great rate? Were you afraid that you waited too long and this rate had slipped by? Don't worry! We decided to extend this offer, just for you! Our rate continues to be one of the best around! Just take a look for yourself!

	Term	APR As low as
SunTrust	60 Months	8.25% <sup>**</sup>
Regions Bank	60 Months	8.49% <sup>**</sup>
Colonial Bank	60 Months	6.29% <sup>**</sup>
Wachovia	60 Months	7.59% <sup>**</sup>
<b>Florida Hospital Credit Union</b>	<b>72 Months</b>	<b>4.99%.</b>

As you can see, there is no better place for your Auto Loan, then here at Florida Hospital Credit Union! We don't know how long this rate will last, so take advantage now by applying online at [www.fhcu.cc](http://www.fhcu.cc), or visiting any branch location today!

\*Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice. Rate not available for loans currently financed at Florida Hospital Credit Union.

\*\*The rates above were collected by Bankrate.com as of 9/8/08 and reflect local rates from 4 Central Florida banks. Rates are subject to change without notice and may vary from branch to branch. Rate/APR and terms may vary based on the creditworthiness of the individual and the extent to which the loan differs from the one used for Bankrate.com quotes. For criteria used in surveys of rates above, go to [www.Bankrate.com](http://www.Bankrate.com). Source: [www.Bankrate.com](http://www.Bankrate.com)

## Need some help for the holidays?

Our 12-12-12\* Holiday Loan Program will have you Rockin' around the Christmas Tree!

With the holidays just around the corner, and your wallet feeling a little light, Florida Hospital Credit Union is ready to make your holiday wishes come true!

Our 12-12-12\* Holiday Loan offers:

- \$1200
- 12% APR
- For 12 months

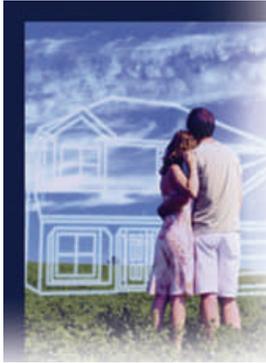
Apply online at [www.fhcu.cc](http://www.fhcu.cc), or visit any of our 6 branch locations. We'll make sure you have the holly-jolly Christmas you deserve!

\*Annual Percentage Rate. This offer is good from November 1, 2008 - December 31, 2008 for qualified borrowers only.





Serving your financial needs since 1955.



Dreaming of a new home?  
Apply online  
[www.fhcu.cc](http://www.fhcu.cc)



VISA rates as low as 7.9% APR!  
go to [www.fhcu.cc](http://www.fhcu.cc) to learn more!

**Our mission:** “To empower members to achieve their financial goals.”

**Our Vision:** “To be a Member friendly financial institution, adapting to our Members needs while responsibly growing our assets.

**Our commitment:** “The Florida Hospital Credit Union is committed to honesty, integrity and service excellence.”

## A Perfect Partnership

### Auto Wholesale Direct and Florida Hospital Credit Union have teamed up to make car buying easy!

You know that we are committed to bringing you only the best, so when we had the opportunity to partner with Auto Wholesale Direct, we jumped at the chance!

Auto Wholesale Direct (AWD) opened its doors in 1999 with the sole intention of providing outstanding customer service with satisfaction to every credit union member. Their only responsibility is to personally assist in the car buying process; both new and used.



Their knowledge is well rounded with experience in both wholesale and retail. This enables them not only to negotiate special pricing for you, due to their network of wholesalers and dealers in the Central Florida area, but also to assure proper and prompt customer service. They are also available at any time to assist with information related to automobiles.

#### How The Service Works

1. Go to [www.fhcu.cc](http://www.fhcu.cc), click on the Auto Wholesale Direct link and shop for your vehicle. Or, tell them what you are looking for and they will find it for you!
2. Apply online at [www.fhcu.cc](http://www.fhcu.cc), or contact your Florida Hospital Credit Union Loan Officer to get pre-approved
3. An Auto Wholesale Direct Representative contacts you, at your convenience
4. Preview and test drive the vehicle of your choice
5. Drive home in your new vehicle

See how simple it is? Let us do all the leg work for you, so all you have to do is sit back and enjoy your new vehicle! Visit our website at [www.fhcu.cc](http://www.fhcu.cc) today!

## Taking a **Firm** Stand Against Identity Theft.

Florida Hospital Credit Union will be implementing an Identity Theft Prevention Program, starting November 1, 2008. This new program, which is an enhancement of the FACT Act, is designed to take proactive measures to protect your identity.



Why are we doing this? In addition to complying with new Federal regulations, our research into Identity Theft gave us surprising insight in this growing threat;

- Since Feb. 2005, 234+ million U.S consumer records have been lost, stolen or compromised. (Privacy Rights Clearinghouse)
- ONLY 1 in 700 ID Thefts prosecuted (Newsweek Magazine July 4th 2005)
- Identity Thieves Strike EVERY half second, nearly 40,000 NEW victims per day (Federal Trade Commission’s Identity Theft Data Clearinghouse)

What does this mean to you? The protection of your identity and your finances are key.

Therefore, you will experience additional steps when processing transactions, all in our effort to make absolutely certain that your identity has not been compromised. We are aware that this may impose a small inconvenience, just remember, it is all an effort to protect what is most precious; your identity.



## You Asked For it and We Listened! ATM Cards are now available!

Florida Hospital Credit Union is excited to announce that ATM Cards are now available for our Savings-only members! Quick and secure remote access to your funds is now at your fingertips!

Use your ATM card at:

- Over 100,000 ATM terminals located throughout all 50 states and multiple international locations, including Canada, Portugal, Puerto Rico, and Japan.
- Over 45,000 Surcharge-free ATMs, and over 450 participating Credit Unions, all in the *CU 24 CU Here* ATM network.
- Publix *Presto* locations, all with no surcharge

With generous cash limits, convenient and free ATM locations, Florida Hospital Credit Union gives you complete and easy access to your account 24 hours a day, 7 days a week!

Call 407.303.1527, or visit [www.fhcu.cc](http://www.fhcu.cc), for details!

## Ask Mr. Mortgage!!

Florida Hospital Credit Union is proud to be the home of one of the most sought after mortgage experts! Jay “*Mr. Mortgage*” Stein answers your tough questions; saving you time and providing sound advice.

- Q) I just received my end of year statement from my mortgage company. While looking it over, I noticed that my “present balance” is more than the balance I owed last year. When I called my mortgage lender they told me my statement was correct. I thought that every month when I make my mortgage payment a part of it goes to principle and reduces what I owe. How can I owe more now than before
- A) What you have is called a negative amortization mortgage loan. When you took out this mortgage the loan officer should have explained to you that unless you make your fully amortized payment, the difference gets added to your mortgage balance each month. For example, your initial mortgage payments may have been at 4% yet the full note rate was 6.5%. The difference of 2.5% gets added to your mortgage balance each month. That’s why you owe more now than last year. You should refinance this loan to a fixed rate, fully amortized loan, as soon as possible. That way, each month a part of your payment will go towards your principle balance. If you don’t refinance it, you could get to a point where you owe more on the house than it is worth.
- Q) Could you please settle a dispute between my wife and me? My wife feels it is important that we send in an extra \$100 per month with our regular monthly mortgage payment. She says this will pay off the loan much sooner and save us a lot of money in the long run as it will pay off our mortgage 10 years early.
- A) I have to side with your wife. Sending in extra principal payments does reduce the term of your loan, however a more important benefit is that you build equity much faster. Over the course of one year you will have built up an additional \$1,200 in equity. In five years it will be an additional \$6,000 in equity. The additional principal payments are a type of savings plan that you can borrow against. When you eventually sell your home, you will owe less on it because of your extra principal payments and will have more money when you walk away from the closing table.

### Have a question for *Mr. Mortgage*?

Send your inquiry to:

Jay “*Mr. Mortgage*” Stein

601 E Rollins St

Orlando, FL 32803

[Jay.stein@flhosp.org](mailto:Jay.stein@flhosp.org)

407.303.7653



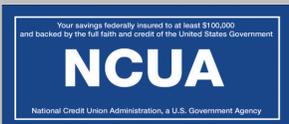
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## Board of Directors:

- Pat Deegan (Chairman)
- Kathy Reep (Vice Chairman)
- Kristin Sagert (Secretary)
- Cecil Lowry (Treasurer)
- Karen Schimpf (Director)
- Greg Edris (Director)
- Abel Biri (Director)
- Tim Bales (Director)
- Don Bartlett (Director)

## Management Team:

- Rob Hatefi (President/CEO)
- Darlene Metzger (VP/Finance)
- Susan Green (VP/Lending)
- Laura Paschall (VP/Operations)



## You *can* make a difference!!



Board of Director Nominations for 2009 are now being accepted.

One of the most unique aspects of credit union membership, is your ability to take part in the democratic election of your Board representation. The Board of Directors for Florida Hospital Credit Union is a diverse group of nine democratically elected individuals dedicated to the sound governance of your credit union. Being a Director of the Board is a personally and professionally rewarding experience.

Florida Hospital Credit Union will have 3 positions available on our Board of Directors for 2009. To be considered for nomination, you must be a member in good standing of Florida Hospital Credit Union. He or she must be willing and able to make a personal commitment through consistent attendance and active participation at Board and committee meetings and educational sessions. Each and every position on our Board is voluntary, the experience alone is the compensation.

If you believe in the Credit Union Movement, want to contribute to your community, and want to be a vital part of your Credit Union, please write a one-page Letter of Interest to include:

- Why you want to serve on the Board
- Any experience or skills related to the financial industry
- Affiliation to any other community groups
- What you can bring to FHCU

Send your Letter of Interest to:

Florida Hospital Credit Union  
Nomination Committee  
115 Boston Ave, Ste 2400  
Altamonte Springs, FL 32701

## We Want to Hear From You!



Your thoughts and comments are important to us! Want a new service? Want to see more consumer information in the newsletter? Let us know!

Please write to:  
CU Brief Editor  
115 Boston Ave, Ste 2400  
Altamonte Springs, FL 32701

Or email us at [fh.credit.union@flhosp.org](mailto:fh.credit.union@flhosp.org).