Fourth Quarter 2009



Serving your financial needs since 1955.

Special points of interest:

- Online Bill Pay
- Credit Union Day
- SecurePath
- Ask Mr. Mortgage
- Fee Schedule

MAX (24 hour Audio Response System)

(866) 303-9596

Florida Hospital Credit Union Website

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 FLORIDA HOSPITAL CREDIT UNION

CU BRIEF

Take Advantage of FREE Online Bill Pay! Coming in October 2009!!



What would you do with more free time??

» Fast.

Quickly make payments to anyone, and set-up recurring payments too.

» Easy.

Just enter your payees then click to make a payment. It's that easy.

» Secure.

Paying your bills online is more secure than mailing paper checks.

Spend Less Time Paying Bills

Two hours a month. That is the average time people spend paying bills....writing checks, addressing envelopes, finding stamps, mailing. Now pay your bills in *minutes* with our Online Bill Pay service and give yourself more time to do what *you* want.

Get Control of Your Money

You want time, but you want control too.

Control over your money. You'll get more control with our Online Bill Pay service:

- » Transfer funds directly from your account
- » Know when all your payments will clear (you set the payment dates)
- » Have all your payment records in one place; know at a glance what you've paid (and when)
- » Easily download payment information to your personal accounting software
- * Bill Pay fee is \$3.95 per month. Fee is waived for members who have received a payroll deposit or direct deposit during the month.

Learn more at www.fhcu.cc

Are you feeling the credit crunch?

Have you noticed that credit card companies are trying to get you to pay for their mistakes? Interest rate on credit cards are skyrocketing, regardless of your credit score, which means more money out of your pocket. At Florida Hospital Credit Union, we want to make these turbulent times as easy as possible. Our cards offer:

-Low Rates- with no sudden increases even if you miss a payment

-NO Annual Fee, NO cash advance fee, and NO balance transfer fee

- The friendly, personal service you deserve

Say "NO" to high rates, endless fees and penalty pricing. Make the switch today! Give us a call at 407.303.1527, or stop in a branch to see us in person!

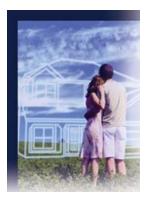


CU BRIEF

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Serving your financial needs since 1955.



Dreaming of a new home? Apply online www.fhcu.cc



VISA rates as low as 7.9% APR! go to www.fhcu.cc to learn more!

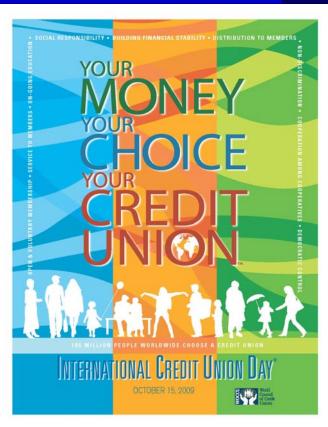
Our mission: "To empower members to achieve their financial goals."

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."

FLORIDA HOSPITAL Why 177 Million People Worldwide Choose Credit Unions

On October 15, credit union members around the world will join together to celebrate International Credit Union Day and this year's theme: Your Money. Your Choice. Your Credit Union. Do you remember why you chose Florida Hospital Credit Union to be your financial service provider? It may be among many reasons shared by the 177 million people in 96 countries who have also chosen credit unions, but it most likely has something to do with the common philosophy of people helping people.



Unlike most other financial institutions, credit unions are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives. They exist to serve their members, and that level of service remains high even during the toughest times. Instead of issuing stock or paying dividends to outside shareholders, credit unions provide value to their members by returning earnings in the form of lower loan rates, higher interest on deposits, and lower or even no transaction fees.

This year's theme celebrates the advantages of credit union membership. Value, trust and service are just some of the many benefits of being a credit union member. You are in charge of your money and your credit union.

At Florida Hospital Credit Union, we are proud of our heritage as a cooperative financial service provider and our connection to the 49,000 credit unions worldwide. On October 15, we'll join credit unions and their members around the world to celebrate International Credit Union Day in recognition of the benefits those institutions bring to their members.

We strive to help improve the lives of our members by offering affordable rates and high quality service, in the process building trust. Stop in any Florida Hospital Credit Union branch on October 15th for our Open House. Meet your branch staff, enjoy some refreshments and learn more about the credit union difference.

Check out our Web site www.fhcu.cc for more information about International Credit Union Day and prepare to celebrate the credit union difference.

Source: World Council of Credit Unions http://www.woccu.org/

What's Your Change Personality?

Do you seek out change? Get excited about it? Maybe you consider change exciting, but prefer to take it as it comes.

Perhaps you prize security above all else, avoiding uncertainty and playing things safe.

Results from a national study suggest that attitudes toward change vary sharply, and that your personality can play an important role in how you plan for retirement.

Approximately 2000 American pre-retirees took part in the 2007 SecurePathSM by Transamerica C.U.R.E. Retirement Study. Findings show that people 50 and older have much to celebrate. They've learned a lot from life and are generally confident they will handle the transition into retirement well. But deep down, people have different "personalities" when it comes to handling life change.

Want to see where you fit in? Go online to complete a short quiz:

www.securepathbytransamerica.com/go/change

Securities are not NCUA or federally insured, not credit union guaranteed and may lose value.



SecurePath by Transamerica is a service of Transamerica Retirement Management, Inc. Securities and investment advisory services are offered through InterSecurities, Inc., member FINRA, SIPC and Registered Investment Advisor. Both companies are AEGON companies. The credit union is not affiliated with the AEGON companies. TRM32749-06/09

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 bought my home six years ago and have a 6% interest rate. I keep reading in the newspaper that this is the best time to refinance as interest rates are at a 25-year low. Should I refinance now or am I better off keeping my present mortgage?

A) It depends on what you are trying to accomplish. If you want to reduce your monthly payment, I would hold off on refinancing your mortgage now as 30-year mortgage rates are 5.375%. You would be reducing your present interest rate by less than 1% and that would not be enough of a monthly saving to justify the cost of refinancing. Also, you would be adding five years back to your mortgage by starting out with a new 30-year mortgage. If you want to reduce the term of your loan, you should shop around for a 15-year mortgage. They currently are running about 4.75%. This would save you ten years on your mortgage. The mortgage payment on a 15-year loan would be about the amount you are paying now. If you plan on remaining in your home this would be a smart thing for you to do.

Have a question for *Mr. Mortgage*?

Send your inquiry to:

Jay "*Mr. Mortgage*" Stein 601 E Rollins St Orlando, Fl 32803

- Q) I had some trouble with my finances about two years ago but was able to straighten everything out and have been paying all of my bills on time for the past year. I have been thinking about buying a home and am concerned about whether I will be able to qualify for a mortgage or not. Will I have a problem getting a mortgage because I was behind on my bills two years ago?
- A) Probably not, but it depends on the lender. We take into consideration the past twelve months of credit history and that is what counts the most when an Underwriter reviews a loan. You will be asked to write a letter of explanation as to why your payments were late two years ago. You will also be asked to provide some documentation to back this up. If the reason you were behind two years ago was because of medical bills or because a one-time event occurred, simply state this in the letter and provide the medical bills or car repair bill and your loan will more than likely be approved.

CU BRIEF

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Serving your financial needs since 1955.

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)





New fee schedule effective October 1, 2009

Florida Hospital Credit Union Fee Schedule 2009

Fees and Charges: This is part of the Rate and Fee Schedule which sets forth certain conditions, rates, fees, and charges applicable to your account as of October 1 2009.

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Savings	Checkin	g rees:

No charge Minimum Balance Fee (Balance in Share Savings drops below \$25 at any point during the month) \$7/month Overdraft Protection Transfer to cover item in Checking/Share Draft \$1/item

Inactive Account Fee (No activity for at least 12 months) \$1/month

Balances less than \$1000 \$25/first 30 days \$5/first 90 days Account Closure Fee (If closed voluntarily) Overdraft Fee (NSF) Returned Item Fee \$10/item

Stop Payment Fee \$15/request Courtesy Pay \$30/item Check Printing Fee

First Box Free otherwise Prices may vary depending on style

Uncollected Funds \$10/item if paid Christmas Club Account withdrawals (if prior to November 1st or after December 31st) \$5/withdrawal

Minimum balance Fee - Money Market (Balance in Money Market drops \$10/month

below \$2000 at any point during the month)

Service Fees:

Statement Delivery Fee \$3/delivery Account Reconciliation Account Research \$25/hour \$25/item Items sent for Collection Foreign Item Collection Fee \$10/item Wire Transfer \$10 for Domestic \$35 for International

Paid Items (cancelled check, paid cashiers checks) \$3/copy Statement Copies \$1/page Statement returned (bad address) Money Order \$1/order Cashiers Check \$3/check Travelers Check 1% of order Bank check - Non Member Cash Advance – Non Member Bill Pay (waived if member has received direct deposit or payroll deposit in the month) \$3.95/month

EFT Services

Audio Response (MAX) No charge Online Banking No charge ATM Insufficient Withdrawal \$30 each Non CU24 CUHERE ATM use \$1/transaction or inquiry Replacement ATM/Debit Card \$5/card \$3/PIN PIN Replacement

\$30/item

ACH Insufficient Withdrawal Share Value

Par value of one share \$5 (minimum 5 shares required)

Lending/Credit Card Fees:

Consumer Loan Late Fee (assessed after 10 days from due date) \$25.00 Loan Return Payment Fee \$10/ltem Credit Card Late Fee \$25.00 (assessed after 10 days after due date) Credit Card Over Limit Fee \$10.00 Credit Card Replacement Fee \$5.00 Credit Card Return Payment Fee \$30/item Credit Card Document Fee \$5/copy

Mortgage Fees:

(sales draft, statement)

Mortgage Late Fee (assessed after 15 days after due date) 5% of overdue payment \$25.00

HELOC Late Fee (assessed after 16 days after due date)