Third Quarter 2010

FLORIDA HOSPITAL CREDIT UNION

Serving your financial needs since 1955.

CU BRIEF

Special points of interest:

- A Member's Story
- Summer Skip A Pay
- Scholarship Winner
- Member Survey Contest
- 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

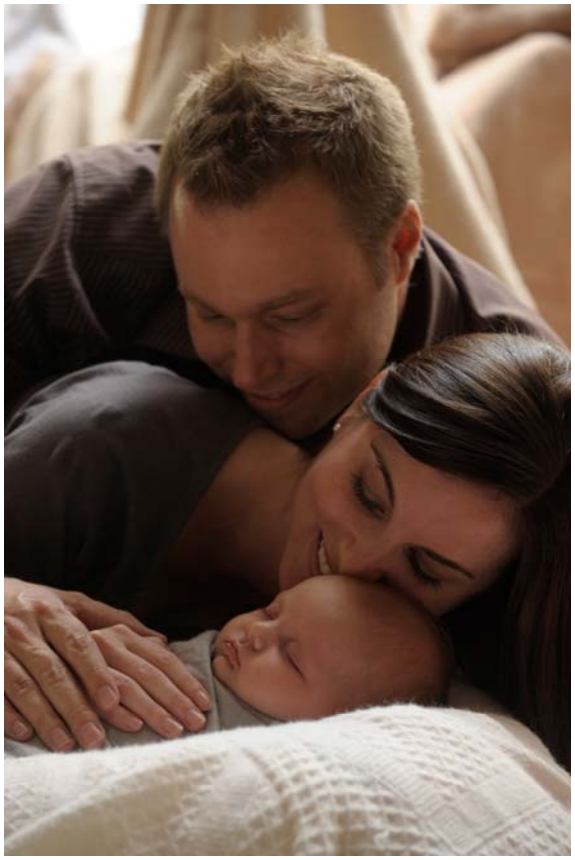
Waterman Branch
2100 Waterman Way
Tavares, FL 32778

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

Each day Florida Hospital Credit Union is given an opportunity to serve you, our members. Whether it be a simple phone call to confirm your account balance or helping you secure an auto loan for that first car purchase, FHCU has the privilege of being involved in your financial well-being and success.

In some circumstances, we get the chance to be involved on a personal level using our abilities to make your dreams come true.

In their words below, the Hathaway family recounts their dream and Florida Hospital Credit Union's ability to help this dream.



...We began the long road of adoption and eagerly awaited the mother who would choose us. We prepared for the story of how the child, who would be sent to us through the selflessness of his or her birth parents, would make our dreams of having a family finally come true.

Again, there was just one major obstacle – the cost of adoption. Once again we turned to the Florida Hospital Credit Union. Jennifer Gonzalez helped us with the seemingly insurmountable obstacle of financing all the adoption expenses. We explored all the options, from personal loans to increasing credit lines. We truly felt Ms. Gonzalez was approaching this with incredible empathy. She helped us figure out the best solution for our situation, and within a few short weeks, we were accepted into an adoption program with our home study under way.

On March 30, 2010, our wait was over. Madeline Brooke Hathaway was born at 7:35 am weighing 9lbs 1oz. Mr. and Mrs. Cameron and Jourdan Hathaway became, "mommy" and "daddy". We took home our little girl just 24 hours later entering into an open adoption with a wonderful birth family (which is a whole other miraculous story that was made possible in part by Florida Hospital)... Cameron, Jourdan and Madeline Hathaway

Florida Hospital Credit Union would like to thank the Hathaway family for allowing us to be part of their stories and their willingness to share this story with our membership.

To view their full story, visit www.fhcu.cc.

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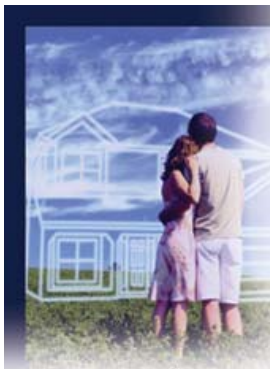


Dreaming of a new home?
Apply online
www.fhcu.cc

VISA rates as low as 9.99% APR!
go to www.fhcu.cc!

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.

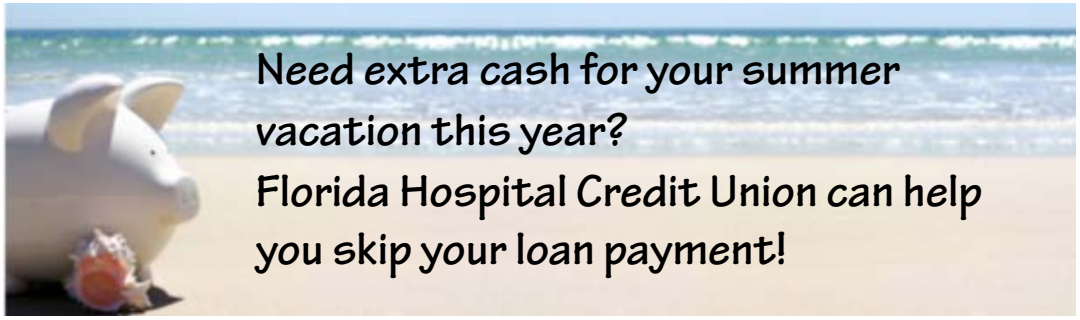
Our commitment: "The Florida Hospital Credit Union is committed to honesty, integrity and service excellence."

Check out what is new and exciting this summer at Florida Hospital Credit Union

Starting July 1 2010, changes are coming to the overdraft capabilities on your FHCU debit card.

New regulation changes allow you to have a choice when it comes to the overdraft coverage on your debit card. If you do not tell us you wish to have FHCU Courtesy Pay for Debit Cards, your debit card will not have the same functionality after July 1 2010.

Visit www.fhcu.cc or call 407.303.6858 to learn more about your choices and the current overdraft programs we offer. You can also make your choice to keep your FHCU Courtesy Pay for Debit Card protection.



Whether you need the extra cash for beach blankets or snorkel rental, extra money in the summertime is always needed. Florida Hospital Credit Union is happy to offer our Summer Skip-A-Pay program as a way to help with those summer needs. Simply complete the form at one of our branches or online at least 3 business days before your next payment. For a fee of $20, you can skip either your June, July or August loan payment. Note: Real Estate loans, Credit Cards, 12-12-12, and new loan with 3 months or less payment history are excluded. Other terms and conditions apply.
Offer expires August 31 2010.

Our Rates Are Great!!

If you haven't checked out our rates lately, you might want to give us another look. Rates on our Visa Credit Cards are some of the best in town. And our New and Used* auto rates are as low as 3.99% APR*

*APR = annual percentage rate. New vehicles are defined as current or previous model year with under 10,000 miles. Used vehicles are defined as 7 model years or less.

Congratulations to the 2010 Florida Hospital Credit Union Scholarship Winner!

Marjorie St. Jean was awarded the FHCU scholarship at the Florida Hospital College of Health Sciences award banquet. The FHCU scholarship is for students who are Florida Hospital employees or a dependent of a Florida Hospital Employee. The student must demonstrate a financial need, be accepted into a Associate or Baccalaureate program, and have a cumulative college GPA of 3.00 or above on a minimum of 12 college credits. Congratulations Marjorie!

"I am so grateful for this award. I will cherish this for the rest of my life. Thank you very much and may God continue to bless everything that you do."

-Marjorie St. Jean

Your Opinion Matters!! Visit www.fhcu.cc to complete the survey today!!

Contest begins June 1 2010 and ends August 31 2010. Drawing will be held Sept. 6 2010. Winner will be contacted by phone. The prize for the drawing will be four "1 day Disney World park hopper" tickets. Tickets will be to the Disney World Theme park located in Lake Buena Vista Florida. To be entered in the contest, complete the member service satisfaction survey between 6/1/10 and 8/31/10. You must provide a phone number for contact.

Alternate entry method: Print your name, address and phone number on a 4"x 6" card. Send the card to Disney Ticket Contest Florida Hospital Credit Union 115 Boston Ave Ste 2400 Altamonte Springs FL 32701. Mailed entries must be postmarked by August 31 2010. Entries will not be acknowledged or returned. Participants agree not to hold Florida Hospital Credit Union (FHCU), its employees, and/or its affiliates responsible for lost, incomplete, misdirected, or illegible entries. Officers, directors, committee members, and FHCU employees and their immediate families are ineligible.

Does your mailbox need a break??

Save time and money on stamps by taking advantage of our FREE Online Bill Pay Service! Sign up at www.fhcu.cc today for this fast, easy, and secure product designed to take the hassle out of paying your monthly bills!!

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)

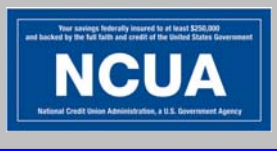
Don Bartlett (Director)

Management Team:

Rob Hatefi (President/CEO)

Darlene Metzger (VP/Finance)

Susan Green (VP/COO)



Florida Hospital Credit Union Service Fee Schedule 2010

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 April 1 2010. This schedule is incorporated into your Truth-In-Savings Disclosure for Florida Hospital Credit Union

Savings/Checking Fees:

To open account	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
Account Closure Fee (If closed voluntarily)	$25/first 30 days $5/first 90 days
Overdraft Fee (NSF)	$30/item
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 below $2000 at any point during the month)	$10/month

Service Fees:

Statement Delivery Fee	$3/delivery
Account Reconciliation	$15/hour
Account Research	$25/hour
Items sent for Collection	$25/item
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)	$2.00
Money Order	$1/order
Cashiers Check	$3/check
Bank check – Non Member	$5
Cash Advance – Non Member	$5

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
PIN Replacement	$3/PIN
ACH Insufficient Withdrawal	$30/item

Share Value

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

Lending/Credit Card Fees:

Consumer Loan Late Fee (assessed after 10 days from due date)	$25.00
Loan Return Payment Fee	$10/Item
Credit Card Late Fee (assessed after 10 days after due date)	$25.00
Credit Card Replacement Fee	$5.00
Credit Card Return Payment Fee	$30/item
Credit Card Document Fee (sales draft, statement)	$5/copy

Mortgage Fees:

Mortgage Late Fee (assessed after 15 days after due date)	5% of overdue payment
HELOC Late Fee (assessed after 16 days after due date)	$25.00